



# Merchant Operating Guide

ANZ POS Turbo 2  
SIMPLE AND RELIABLE PAYMENT SOLUTIONS



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# 1. Welcome

We are pleased to welcome you as an ANZ Merchant and look forward to a long association with you.

This Operating Guide provides you with information on cards you can accept, ways to reduce fraud and what to do if errors or disputes are incurred. It also contains clear and easy-to-follow instructions on how to process transactions via your ANZ Terminal.

Please take time to read this manual thoroughly and ensure that your staff read it too.

## 1.1 Merchant Agreement

Your ANZ Merchant Agreement contains valuable information and important requirements relating to operating procedures. This Merchant Operating Guide forms part of the ANZ Merchant Agreement and may be varied or replaced by ANZ at any time.

ANZ strongly recommends that you follow the security checks and procedures in this guide to assist in identifying and minimising fraudulent, invalid or unacceptable transactions.

ANZ may conduct an investigation if a transaction is believed to be fraudulent. The operators of the applicable card schemes may also conduct their own investigations. Your Merchant Agreement outlines the circumstances in which you will be liable for such transactions. If it is found that you have processed invalid or unacceptable transactions, you may be liable for the value of those transactions. Please refer to General Conditions, ANZ Merchant Services for more details.

## 1.2 Important Contact Details

ANZ Merchant Services (24 hours a day/7 days a week): 1800 039 025 or [merchant@anz.com](mailto:merchant@anz.com)

Online Stationery Ordering: [anz.com/merchantconnect](https://anz.com/merchantconnect)

Authorisation Centre:

- |   |              |
|---|--------------|
| • Credit Cards (Visa® and MasterCard®)  | 1800 999 205 |
| • Charge Cards (Diners Club)            | 1800 331 112 |
| • Charge Cards (American Express/JCB)   | 1300 363 614 |
| • Debit Cards (Cheque/Savings Accounts) | 1800 039 025 |

**NOTE:** Calls to 1800 numbers from a mobile phone will incur normal mobile phone charges.

## 1.3 Authorisation

Your terminal is designed to automatically seek authorisation from the cardholder's Card Issuer while processing an electronic transaction.

Authorisation confirms that the card number is a valid card number and that there are sufficient funds in the account. Despite a transaction being 'authorised', the merchant bears the risk that the customer is not the true cardholder.

Authorisation does not amount to verification that the transaction is genuine nor does it authenticate the customer.

- Authorisation of the transaction does not mean that the true cardholder has authorised the transaction
- Authorisation does not protect the merchant from chargebacks
- The bank, ANZ cannot guarantee that a transaction has been conducted by the true cardholder.

### Authorisation Declined

Where an Authorisation is declined, please seek an alternative method of payment. If the customer cannot pay, the goods should be reclaimed. For goods that cannot be reclaimed (e.g. food items, petrol etc.), request photographic identification such as a Driver's Licence or take a description of the person and arrange with the customer to provide an alternative method of payment. If unsuccessful, report the incident to the Police.

### 1.4 Floor Limits

A Floor Limit is a dollar amount set for a particular type of card transaction processed via your merchant facility. Please note that Floor Limits relate to all transactions. Your Letter of Offer outlines all Authorised Floor Limits that are specific to your business. Some of these limits are specific to your business or industry, please insert these Authorised Floor Limits in the appropriate spaces provided.

#### Authorised Floor Limits

##### Credit Card Floor Limits (including Visa® and MasterCard® Debit transactions)

Manual (Imprinter):		Please insert your Authorised Floor Limit
Electronic Fallback:		Please insert your Authorised Floor Limit
Internet:	\$0	
Mail Order & Telephone Order:	\$0	
All Other Electronic transactions:	\$0	

**NOTE:** Please refer to your Merchant Agreement for further information on Floor Limits that apply to Manual Imprinter and Electronic Fallback.

##### Debit Card Floor Limits (not including Visa® and MasterCard® transactions)

- All Merchants cash/combined purchase/cash \$0
- Service stations, taxis/limousines, liquor and convenience stores \$60
- Supermarkets \$200
- All Other \$100

#### Charge Card Floor Limits

Diners Club:

American Express:

**NOTE:** A \$0 Floor Limit applies to all Hand key Mail/Telephone Order and eCommerce transactions.

For transactions over the Authorised Floor Limit, you must phone the Authorisation Centre using the phone numbers outlined in section 1.2 to verify if the account has sufficient funds available to cover the transaction. If approval is not obtained for transactions above your Authorised Floor Limit, you risk the transaction being charged back.

When you contact the Authorisation Centre, a transaction will be 'approved' or 'declined'. If declined, please advise the customer to contact the Card Issuer and seek an alternative method of payment.

**NOTE:** An alpha character may be provided as part of the approval code. Select the numeric key corresponding to the alpha character and press <▼> key to scroll through options. Example: If character 'C' is required, select number '2' on the pinpad and press the <▼>key until you scroll to character 'C', then press ENTER.

**NOTE:** A transaction may still be **charged back** despite being **authorised by the Authorisation Centre**.

## Retain Card

If the Card Issuer has cancelled the card, the Authorisation Centre may ask that you try to retain the card.

### 1.5 Change of Business Details

General Conditions describes various situations in which you must notify us of a change to your circumstances.

Please visit [anz.com/merchantconnect](https://anz.com/merchantconnect) to complete and submit the respective form or contact ANZ Merchant Services on 1800 039 025 if there are any changes to your:

- Business name and/or address
- Business type or activities including changes in the nature or mode of operation of your business
- Mailing address
- Ownership
- Bank/branch banking details
- Telephone or fax numbers
- Industry
- Email address

Should your business be sold, cease to trade or no longer require an ANZ Merchant Facility, please contact ANZ Merchant Services on 1800 039 025.

The ANZ Merchant Services General Conditions sets out your obligations when your business is sold, ceases to trade or no longer requires an ANZ Merchant Facility.

You must ensure that all stationery, promotional material, transaction Vouchers, Card Imprinters and equipment (including Electronic Terminals) is returned to ANZ, based on the closure instructions provided by ANZ Merchant Services.

Please note that it is the authorised merchant's responsibility to ensure that the Merchant Facility is returned. Failure to do so, may result in the continual charge of Terminal Rental Fees until all equipment is returned in accordance with condition 16(iv) of the ANZ Merchant Services General Conditions.

## 2. Cards You Can Accept

### Credit Cards

Cardholders can use credit cards (MasterCard® and Visa®) to access their credit card accounts. Cardholders can also access cheque and savings accounts where those accounts are linked to the credit card.

Cardholders can access these accounts through the ANZ terminal using their PIN (Personal Identification Number) or in certain circumstances, their signature. Cardholders can also use contactless cards to make the purchase by tapping the contactless cards on terminal's contactless reader. For contactless transactions under a certain purchase value, PIN or signature may not be required to verify a transaction.

### Debit Cards

Cardholders possessing a debit card will use a PIN for verification in most circumstances.

Cardholders can also use contactless cards by tapping the cards on the terminal's contactless reader. For contactless transactions under or equal to the certain purchase value (AUD \$100.00), PIN or signature may not be required to verify a transaction.

**Note:** Debit Cards are not allowed to process Electronic Fallback, Paper Voucher or Manual transactions unless an authorisation has been obtained, (refer to section 1.4 Floor Limits).

### Charge Cards

Processing charge cards is essentially the same as processing credit card transactions. To accept charge cards, you must have an agreement with the charge card Issuer (e.g. Diners Club, American Express and JCB).

**NOTE:** Pre-authorisation transactions still require you to swipe or insert the customer's debit cards and credit cards in order to complete the transaction. You are unable to tap the customer's contactless card to complete these transactions.

### 3. Merchant Cards

You have been provided with two different types of Merchant Cards. These are designed to assist you with different tasks, including processing Refund transactions and Manual Paper Voucher transactions.

It is your responsibility to always keep your Merchant Cards in a safe place, and ensure only authorised staff have access to these cards. Unauthorised access to these cards can result in unauthorised refunds via your merchant facility resulting in theft from your business.

It is important that the correct cards are used at all times.

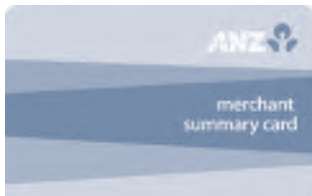
Replacement Merchant Cards can be ordered from ANZ Merchant Services on 1800 039 025 by the authorised person from your business.

#### EFTPOS Merchant Card (Terminal ID card)



- To authorise a refund transaction, swipe through Magnetic Stripe Card Reader
- To exit Security Mode, swipe through Magnetic Stripe Card Reader
- To imprint your manual EFTPOS Merchant Summary Vouchers for cheque and savings transactions
- As reference for your Terminal Identification Number (TID).

#### Merchant Summary Card (Merchant ID Card)



Your Merchant Summary Card is required when you imprint your Merchant Summary Voucher for Manual Credit Card transactions and as a reference for your ANZ Merchant Identification Number (MID).

### 4. Equipment Maintenance

It is your responsibility to provide a clean operating environment for your terminal. Liquids and dust may damage the terminal components and can prevent it from operating. To order a Magnetic Stripe Card Reader Cleaner, please visit [anz.com/merchantconnect](http://anz.com/merchantconnect) or contact ANZ Merchant Services on 1800 039 025.

To prevent a fire, power units and cords should be inspected regularly. If any damage to the power units and cord is found on your terminal, please contact ANZ Merchant Services on 1800 039 025 for assistance.

It is important to clean your terminal regularly to maintain its operating efficiency as you may be charged if it is damaged. The terminal and screen may be wiped clean using a damp cloth. Do not use abrasive materials. Use a soft brush to keep the keypad dust-free.



**NOTE:**

- Please do not tamper with or remove the terminal housing.
- Do not place the stickers on the terminals.
- Do not disconnect your terminal's power supply or communication line unless instructed to do so by ANZ Merchant Services.

## 5. Stationery

You have been supplied with an initial stock of stationery including:

- 4 x Paper Rolls (for electronic terminals only)
- 25 x Credit Card Summary Envelopes
- 25 x Credit Card Sales Vouchers
- 25 x Credit Card Refund Vouchers
- 25 x Merchant Summary Vouchers
- 25 x Cheque/Savings Summary Envelopes
- 25 x Cheque/Savings Sales Vouchers
- 25 x Cheque/Savings Refund Vouchers
- 25 x EFTPOS Summary Vouchers
- Magnetic Stripe Card Reader Cleaner

To re-order stationery, please visit [anz.com/merchantconnect](https://anz.com/merchantconnect) or contact ANZ Merchant Services on 1800 039 025. Please note that you are only allowed to use the stationery approved by ANZ.

## 6. Fraud Minimisation

Before commencing any transactions, please take time to read through the Fraud Minimisation, Data Security and Chargeback guide at [anz.com](https://anz.com) for further detailed, fraud information to assist you in protecting your business.

### 6.1 Card Present Card Checklist

#### How to Safeguard Against Fraud:

- Do not let anyone service or remove your terminal without viewing proper identification
- Do not allow equipment to be used by unauthorised persons
- Keep Merchant Cards secure from unauthorised use
- Do not divulge cardholder information (e.g. card names or numbers)
- Retain the card until you have completed the security checks and obtained Authorisation for the transaction
- Do not locate your terminal under a security camera or any other CCTV device

### **Be alert for customers acting suspicious or who**

- Appear nervous, overly talkative or in a hurry
- Arrive on closing time
- Try to rush you or distract you
- Carry the card loose or by itself
- Have no means of identification
- Make numerous purchases under your Authorised Floor Limit
- Make purchases without regard to size, quality or price of goods
- Ask to split transactions into smaller amounts
- Ask for transactions to be manually entered
- Sign the Voucher or transaction Voucher slowly or unnaturally

### **What to do if you are suspicious of a transaction**

- Ask for photographic identification (e.g. Driver's Licence or passport) and ensure that the details match the cardholder's name. Record the details on your copy of the transaction Voucher
- For MasterCard® and Visa® transactions, call the Authorisation Centre on 1800 999 205 (select option 2)
- You may be asked a series of 'YES' or 'NO' questions to help the operator determine whether you should proceed with the transaction

### **Remember:**

- Don't risk it: If you remain suspicious about the transactions, refund the credit transaction and ask your customer for a direct deposit or some other form of payment (particularly for large value sales)
- Seek to retain the card until you have completed the security checks and obtained authorisation for the transaction.

**NOTE:** Never place yourself at risk - your safety comes first. Please report all fraudulent activities to the Police immediately.

### **Split Ticket Transactions**

A transaction may be deemed invalid and charged back to you if, in ANZ's reasonable opinion, it relates to one or more purchases made in the same merchant establishment which have been split into two or more transactions.

### **Chip Card Processing**

Chip Cards are MasterCard® and Visa® (credit and debit) cards that are embedded with a security microchip that provides further protection to assist in decreasing the risk of fraudulent transactions and chargeback disputes. Look at the card and if there is a chip, always insert the card into the chip reader at the first instance.

As with any other transaction, a degree of caution must also be exhibited when processing chip card transactions.

If:

- The terminal displays “**Insert Chip**” when the card is swiped through the terminal and the card in question **does not have a chip on it, do not proceed with the transaction**
- The terminal displays “**Insert Chip**” and the chip, when inserted, cannot be read by the terminal, **do not proceed with the transaction**.

If a customer has presented a card that has resulted in one of the above situations and subsequently produces another card, before deciding whether or not to proceed with the transaction, the staff member should contact **ANZ** to perform an “Extension 500 call” (refer to “Extension 500 / Code 10 calls” below) on **1800 999 205**, and select Option 1 - Suspicious transactions.

A trained supervisor will request the card number, then ask the staff member concerned a number of Yes/No questions that will assist in determining whether or not the card is genuine.

## 6.2 Fraud Minimisation for Credit Cards

The following checks are vital in helping you identify and minimise fraudulent credit card transactions via your ANZ Merchant Facility.

Before commencing any transaction

### Check:

- Confirm that you are authorised to accept that particular card
- Check whether the card appears damaged or altered

### Check on the front of the card that:

- Ensure that the name on the card is appropriate to the customer. Identity theft may have occurred if you are presented with a card containing the name of a cartoon character, a feminine name on a card presented by a male or other questionable scenarios
- The printing on the card should look professional
- The card must have current validity dates (a card can only be used from the first day of the ‘valid from’ month to the last day of the ‘until end’ month)
- Cards should look 3-dimensional and contain familiar security features such as a hologram, signature panel and CVC2 (explanation to follow). It should not appear suspicious or be made of inferior material

### Embossed Cards:

- The cardholder name and number should be raised and not flattened (unless it is a genuine unembossed card)
- The first four digits of the embossed number must match the pre-printed four digits on the card
- The embossing should be clear and even

### Unembossed Cards:

- A cardholder name may or may not be included
- Can be used for electronic transactions only
- The cardholder name and number are printed rather than raised

### Check the signature during the transaction:

- A signature should appear within the signature panel on the card
- The signature or signature panel should not appear to have been altered
- The customer's signature on the transaction Voucher should match the signature on the card if a PIN is not used.

### Card Validation Code (CVC2):



The Card Validation security feature is activated in all ANZ POS Terminals when processing Mail Order and Telephone Order transactions. To activate the CVC2 for other transactions please contact ANZ Merchant Services on 1800 039 025.

If activated, a new screen will appear when processing financial transactions.

Card Validation Code

Turn the cardholder's credit card over and locate the last 3-digits of the number printed on the signature panel. If the transaction is initiated via mail, telephone or Internet, instruct the cardholder to locate and quote the 3-digits on the signature panel.

### Terminal Display

VERIFICATION NO?

At this display screen, key in the Card Validation Code then press ENTER.

**NOTE:** American Express cards have a four digit code located on the front of the card. Diners Club cards have a three digit code on the reverse of the signature panel.

If the Card Validation Code has been bypassed (only pressed ENTER rather than entering CVC) the following screen will be displayed:

REASON CODE

1. NOT PROVIDED
2. ILLEGIBLE
3. NO IMPRINT ON CARD

When the transaction has been processed, check:

- The card number details against those printed on the transaction record
- The trading name and address details are correct
- Ensure that 'Approved' or an approval number/code is printed on the transaction record.

### 6.3 Fraud Minimisation for Debit Cards

The following procedures are vital in helping you identify and minimise fraudulent debit card transactions via your Merchant Facility.

Debit transactions are to be processed by swiping or inserting the presented card and having the customer enter their PIN or, in certain circumstances, their signature.

### 6.4 Cards Left at Premises

From time to time customers may accidentally leave their debit or credit cards behind at your premises. To ensure any potential fraud is minimised and to better align with broader industry practices, a change to existing handling process is required.

**Upon discovering a card left at your premises, you are to perform the following tasks:**

- Retain the card in a safe place for a period of up to two business days;
- Hand the card to the customer claiming the card only after having established the claimant's identity by comparing signatures; and
- If the requisite two business days have passed, destroy the card.
- Should the cardholder enquire about their missing card, instruct them to contact their issuing institution.

## 7. Handling Cardholder information securely & PCI DSS

You are responsible for the security of all cardholder and transaction information you receive, process or store.

Businesses store credit card details for various purposes. While sometimes this is necessary to support legitimate business practices, storage of card data can lead to theft of customer information and significant impact to your business. ANZ recommends that card data is never stored on your systems.

If your business accepts MOTO (Mail Order/Telephone Order), eCommerce, Pre-Authorisation, Manual or Recurring transactions, you must ensure all cardholder data and transaction records are received, processed and stored in compliance with the Payment Card Industry Data Security Standard (PCI DSS).

*If you need to process MOTO, eCommerce or recurring transactions regularly, talk to ANZ about our secure eCommerce payment solutions. Using a secure eCommerce solution, like a Bank-hosted payment page or PCI-compliant payment gateway, can remove most of the requirements for your business to store or handle card data directly, ensuring enhanced security for your business.*

### 7.1 PCI DSS – Payment Card Industry Data Security Standard

The PCI DSS is a global security standard developed by Visa®, MasterCard®, AMEX and other

card schemes to ensure consistent security standards for all organisations that store, process or transmit Cardholder information. Visa® and MasterCard® require all ANZ merchants to be compliant with PCI DSS.

PCI DSS covers the following principles:

- Build and Maintain a Secure Network
- Protect Cardholder Data
- Maintain a Vulnerability Management Program
- Implement Strong Access Control Measures
- Regularly Monitor and Test Networks
- Maintain an Information Security Policy

### **What are the benefits of PCI DSS compliance?**

PCI DSS compliance assists your business in protecting Payment Card data and minimising risk of theft of Cardholder information or compromise of your business systems. Maintaining a PCI DSS compliance program helps your business identify potential vulnerabilities and may reduce the financial penalties and remediation costs from a data breach.

### **Validating PCI DSS Compliance**

To validate compliance with PCI DSS, your business must complete the following validation tasks:

#### **1) Annual PCI DSS Assessment**

The Self-Assessment Questionnaire (SAQ) is a free assessment tool used to assess compliance with the PCI DSS standards. There are 4 different SAQs, covering a variety of payment processing environments, available to download from the PCI SSC website at: [https://www.pcisecuritystandards.org/merchants/self\\_assessment\\_form.php](https://www.pcisecuritystandards.org/merchants/self_assessment_form.php)

Compliance assessments may also be performed by completing an onsite audit with an independent PCI approved Qualified Security Assessor (QSA). PCI maintains a list of PCI approved QSAs at: [https://www.pcisecuritystandards.org/approved\\_companies\\_providers/index.php](https://www.pcisecuritystandards.org/approved_companies_providers/index.php)

#### **2) Quarterly Network Vulnerability Scans**

If your business accepts payments via the Internet, or has any electronic storage of Cardholder or transaction information, then Quarterly Network Vulnerability Scanning is required to ensure compliance with PCI DSS

An external vulnerability scan enables your business to assess your level of security from potential external threats.

PCI-Approved scanning tools are used to generate traffic that tests your network equipment, hosts, and applications for known vulnerabilities; the scan is intended to identify such vulnerabilities so they can be corrected.

*ANZ provides a complimentary PCI DSS Compliance Program to our merchants, including PCI-approved Network Vulnerability Scanning – please email [pcicompliance@anz.com](mailto:pcicompliance@anz.com) or contact ANZ on 1800 039 025 to request access to our PCI DSS program.*

## 7.2 Securing transaction Records

In general, no Cardholder data should be stored unless it is strictly for use within the business and absolutely necessary.

However, if you have authority from ANZ to process mail order / telephone order, eCommerce, recurring or manual payments you may be required to store cardholder data and transaction records. Please ensure all paper and electronic records containing cardholder data are secured (e.g. locked filing cabinet), these may include: MOTO order forms, merchant copies of Manual transactions, cardholder records for recurring or pre-authorisation transactions.

Where storage of cardholder data is required, you must ensure both the type of cardholder data retained, and the method used to store it is compliant with PCI DSS and ANZ requirements.

Here are a few simple guidelines:

- Never email credit card numbers or request your customers provide their credit card number by email.
- Ensure that you process eCommerce transactions with security codes (CVV2/CVC2), but do not store these codes after they have been authorised.
- Keep cardholder data storage to a minimum, only what is necessary for business or legal needs
- Once a transaction is processed, obscure all digits except the first 6 and last 4 digits of the credit card Number (e.g. 1234 56XX XXXX 7890) on all paper and electronic records
- Store cardholder data in a secure environment with strict controls and restricted access
- Use strong passwords which are changed at least every 90 days for all administrator roles and users with access to your customer's card details
- Avoid storing cardholder data on PC's, laptops or mobile phones
- Do not store your customer's card details online or unencrypted on your computer
- Securely dispose of cardholder data as soon as its use has expired. PCI DSS recommends shredding, pulping, incinerating or other methods which make it impossible to reconstruct the cardholder data. ANZ requires you keep transaction records for 30 months minimum.

Under no circumstances should sensitive information be stored; this information includes security codes (CVV2, CVC2), PIN or magnetic stripe data.

The following sources provide guidance on card data storage:

The General Conditions – see Section 14 'Information collection, storage and disposal'

For more information, visit the PCI Security Standards Council website at <https://www.pcisecuritystandards.org/index.shtml>

## 8. Errors and Disputes

A Return and Correction (R&C) refers to a Voucher from a debit or credit card transaction that cannot be processed. Consequently the transaction is debited from your bank account and then the Voucher is returned to you for correction.

### 8.1 Typical Causes of Return and Corrections

- Incorrect Vouchers used and incorrect additions on Merchant Summary Vouchers
- Incomplete information e.g. card imprint cannot be read on the Voucher
- Banking of Vouchers from other card schemes e.g. American Express

When you receive a R&C, an explanation will be given as to why it cannot be processed.

Make sure you rectify the problem before re-submitting the Voucher for processing.

Please ensure that the corrected Vouchers are submitted as soon as possible to ensure that the Issuing Bank does not reject them as a result of being banked out of time.

### 8.2 Chargebacks

A Chargeback is the term used for debiting a merchant's bank account with the amount of a transaction that had previously been credited. Chargebacks can have a financial impact on your business. It is important that you are fully aware of your obligations, the processes involved and possible outcomes. Please take time to carefully read through the **Fraud Minimisation, Data Security and Chargeback guide** at [anz.com](https://anz.com)

Please refer to the General Conditions. You may be charged back for the value of a credit or debit (Card schemes-issued) card sale where you have failed to follow the Bank's procedures as stated in this Merchant Operating Guide or in the General Conditions.

**NOTE:** You must securely retain information about a transaction whether processed manually or electronically for a period of 30 months from the date of the transaction or such other period required by Law or notified by ANZ.

Chargebacks can occur for a number of reasons including a scenario where a Cardholder or their issuing bank justifiably disputes liability for the transaction for any reason or where the Merchant fails to comply with its obligations under the Merchant Agreement in connection with the transaction.

A Chargeback will also occur if a Retrieval Request is left unanswered or returned out of time by the merchant or if the supporting documentation supplied to the issuing bank is not acceptable. In most cases, the value of the disputed transaction will be automatically debited from the merchant's account.

Chargebacks can occur for a number of reasons:

- Processing errors
- Unauthorised use of a card
- No signature on the receipt
- Unauthorised transactions
- Invalid card account number



- transaction exceeds floor limit
- Card details not imprinted on the sales voucher
- Incorrect transaction amount
- Expired card
- transactions performed on a lost or stolen card
- Illegible details on the sales voucher
- Failing to respond to a retrieval request
- Merchandise not received by purchaser or wrong goods sent.

**NOTE:** The examples given above are not an exhaustive list of the circumstances in which a transaction may be charged back to you. Please refer to the General Conditions of your Merchant Agreement for further information on Chargebacks.

If you need assistance understanding a particular Return and Correction or Chargeback, please contact ANZ Merchant Services on 1800 039 025 (24 hours a day, 7 days a week).

## 9. ANZ POS Turbo 2

This Operating Guide provides important information about processing debit and credit transactions using your ANZ POS Turbo 2 Terminal by showing the terminal screen displays. This terminal is designed to accept payment using Contactless, Magnetic Stripe and Chip Cards.

Please take time to read it thoroughly and ensure that your staff read it too.

### 9.1 Terminal Features

The ANZ POS Turbo 2 terminal incorporates a colour graphic screen with large graphic display, 18-key backlit keypad and thermal 'easy loading' printer.



## 9.2 Terminal Keypad

### SOFT-FUNCTION KEYS

These soft-function keys allow you to access the particular account type required. They are also used as function keys for navigating the ANZ EFTPOS MENU and Sub MENUs.

### NUMBER KEYS (Black)

Use the number keys to enter in the transaction amounts, Authorisation Numbers and when the hand key function is required.

### ENTER (Green)

The ENTER key will direct you to the ANZ EFTPOS MENU. It also confirms that all values and details (including signatures and PINs) are correct in the EFT portion of the purchase, cash-out (refer to section 12) and Refund transactions (refer to section 13). It confirms that the transaction can be sent to the Bank for verification and approval.

### CANCEL (Red)

The CANCEL key is used to cancel the current function and return the terminal to the idle state.

### CLEAR (Yellow)

Press the CLEAR key to correct any invalid data entry. The CLEAR key is also used as a FEED key.

### Func (Black)

Use the FUNC key to access the terminals function menus and manual hand key processing.

## 9.3 Card Reader

### Magnetic Stripe Card Reader

The card can be read via the Magnetic Stripe Card Reader located on the right hand side of the terminal.

The card can be read by swiping from the top to the bottom of the terminal (or vice versa), with the magnetic stripe facing down towards the terminal.

Use a regular movement to ensure a reliable card reading.

### Chip Card Reader

Insert the Chip Card horizontally into the bottom of the terminal with the metal chip facing upwards. Leave the Chip Card in this position throughout the transaction.

The Chip Card can be removed from the terminal when signature verification is required or as instructed by the terminal.



## Contactless Card Reader

Tap the contactless-enabled card within 4cm of the main screen on the ANZ POS Turbo 2 terminal until the lights are lit in sequence above the top of the terminal screen, when all four status lights are illuminated, you will hear the long "Beep", then follow the terminal prompts to complete the transaction.

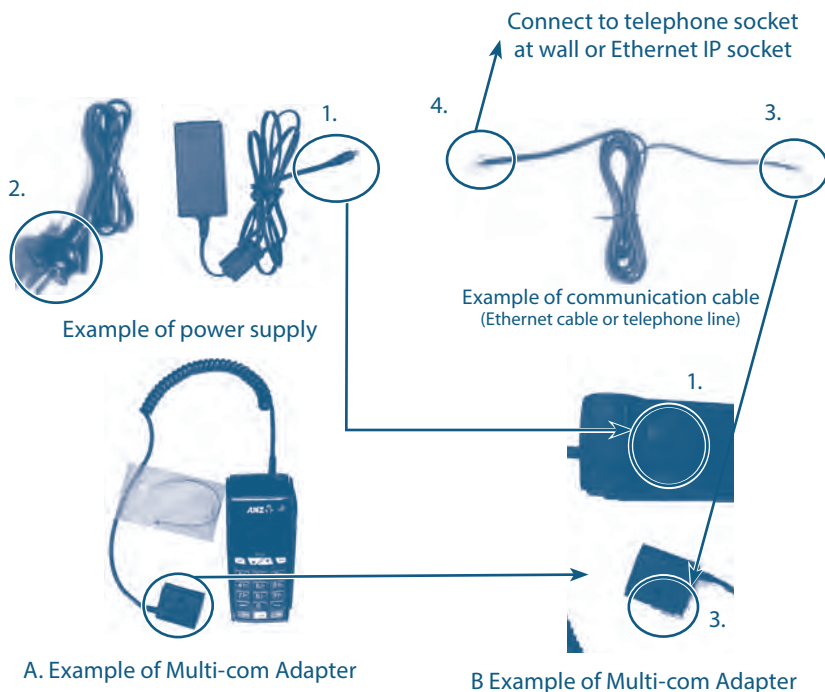


## 9.4 How to Load Printer Paper

- Open the paper compartment by lifting the catch located at the rear of the terminal and pull the cover to the rear of the terminal
- Insert the paper roll (diameter 40mm) in the compartment
- Pull the paper up to the top of the terminal and hold in position
- Maintain the paper and close the lid
- Press the top of the lid in the centre until it clips into position

**NOTE:** Do not tamper with or remove the terminal housing.

## 9.5 How to install ANZ POS Turbo 2 terminal



Please plug in the terminal using the above Multi-com Adapter by following the below installation instructions.

- A. Place your ANZ POS Turbo 2 terminal on a clear, flat surface near the mains power outlet and a telephone socket (if dial-up communication is required) or Ethernet IP socket (if IP communication is required).
- B. Connect the power supply (number 1) to the power supply connector on the Multi-com Adapter. Then connect the telephone line or Ethernet cable (number 3) to the phone line connector (if dial-up communication is required) or Ethernet connector (if IP communication is required). Once the communication and power supply has been connected, it is recommended that it stays with the terminal at all times.
- C. Connect the power supply (number 2) to the main power outlet and the phone line or Ethernet cable (number 4) to the telephone socket at the wall (if dial-up communication is required) or Ethernet IP socket (if IP communication is required).

Once the terminal is connected, please follow the following instruction when installing your terminal.

SWIPE  
MERCHANT CARD

Swipe your EFTPOS Merchant Card (please refer to section 3 for more information).

**Note:** If you do not have this, press <CLEAR> and manually key in the Terminal ID, then press <ENTER> Press ENTER.

POS?

Press ENTER.

HDLC ID?  
00

Press ENTER.

INTERFACE TYPE?  
1-STANDALONE

Press 1 to choose Dial-up CNP and press ENTER

COMMS MODE  
1-DIAL-UP CNP

Please select 1 for Standalone and press ENTER

CONNECTION  
1-STANDALONE

ANZ LINE SPEED?  
1-1200

Please select 1 for 1200 and press ENTER

TMS LINE SPEED?  
3-14400

Please select 3 for 14400 and press ENTER

PRE/POST DIAL?  
1-PRE-DIAL

Please select 1 for PRE-DIAL and press ENTER

DIAL MODE?  
1-TONE

Please select 1 for TONE and press ENTER

PABX?  
0

Press ENTER.

If a 0 is required for an outside line, please ensure this is shown on this screen, otherwise press ENTER

HOST PHONE NO?  
1800xxxxxx

Press ENTER

TMS PHONE NO?  
1800xxxxxx

Press ENTER

QUICK DIAL?  
1-ON

Press ENTER

TMS NII  
xxx

Press ENTER

ANZ SHA?  
48xxxxxxx

Press ENTER



The terminal has completed the initialisation and returned to the main screen with a “TMS REQUIRED” message.

## TMS Logon



This screen is displayed if the terminal is required to log on to TMS.

FUNCTION?

Press FUNC Key and key in 2468 then press ENTER.

TMS LOGON?  
ENTER OR CLEAR

Press ENTER

TMS ACTION  
CONNECTING

Terminal status is displayed.

TMS ACTION  
LOGON

Press ENTER

TMS ACTION  
PLEASE WAIT

/

TMS LOGON  
SUCCESSFUL

This screen is displayed when TMS logon is successful.

INIT REQUIRED



Once the TMS LOGON is successful, please press ENTER to go back to main screen with "INIT REQUIRED" message.

### Terminal Initialisation

INIT REQUIRED



This screen is displayed if the terminal is required to initialise.

FUNCTION?

Press FUNC key and key in 87 then press ENTER.

REMOTE INIT?  
ENTER OR CLEAR

Press ENTER

REMOTE INIT  
IN PROGRESS

Terminal status is displayed.

INITIALISING  
PLEASE WAIT

REMOTE INIT  
IN PROGRESS

INITIALISING  
PLEASE WAIT



The terminal has completed the initialisation and returned to the main screen.

#### 9.6 How to secure the Multi-com Adapter

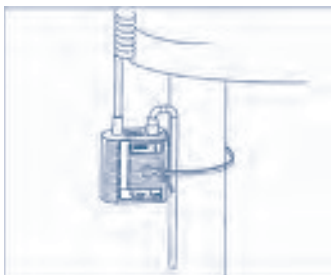
The cable tie and self-adhesive are provided with ANZ POS Turbo 2 terminal, please follow the below instructions to secure your Multi-com Adapter.

Please note that it is highly recommended to attach the Multi-com Adapter to the terminal's work area in order to reduce the stress on the terminal and connections.

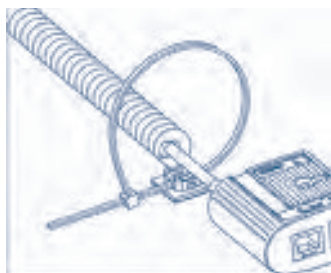


Example of Cable tie & self-adhesive





1) Secure the Multi-com Adapter with cable tie to attach to a pole or pillar



2) Secure the Multi-com Adapter with cable tie & adhesive

## 10. Modes of Operation

### 10.1 Start Screen

Your ANZ terminal is ready to begin accepting transactions.



### 10.2 Security Mode

Security Mode is used to prevent unauthorised use of the terminal when it is left unattended.

**NOTE:** Your EFTPOS Merchant Card must be used to exit Security Mode. Please ensure that the card is available prior to entering Security Mode.

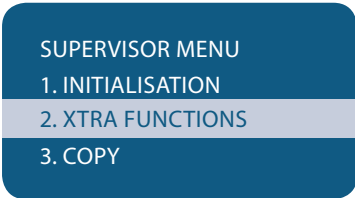
## How to Enter Security Mode



Press ENTER to go to ANZ EFTPOS MENU.



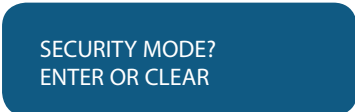
Press <▼> key to go to SUPERVISOR and then press ENTER or the number associated to select it.



Press <▼> key to go to XTRA FUNCTIONS and then press ENTER or the number associated to select it.



Press 1 to enter Security Mode.



Press ENTER to confirm Security Mode is required.



This screen will display when the terminal is locked in Security Mode.

## How to Exit Security Mode

Swipe your EFTPOS Merchant Card.



## 10.3 Training Mode

Training mode is an ideal tool for familiarising yourself and your staff with basic functions.

**NOTE:** Magnetic Stripe Transaction, Chip Card Transaction and Contactless Card Transaction training are supported.

## How to Enter Training Mode

Press the FUNC key.



Key in 9999 then press ENTER.

TRAINING MODE?  
ENTER OR CLEAR

Press ENTER.



Transactions can be processed from this point (ie. initialisation, purchase, cash-out, refund, totals, settlement and the reprint last record function).

The merchant name and address for all transaction Records is replaced with:

ANZ BANK  
\*\*\*TRAINING ONLY\*\*\*  
NOT A VALID TRANSACTION

The message lines at the bottom of the receipt will not be printed and the Terminal ID will always be 12345678901.

Log on, transaction, totals, settlement and reprint receipt functions are available in training mode.

**NOTE:** Remember to exit Training Mode to process 'live' transactions.

### How to Exit Training Mode



Press the FUNC key.

FUNCTIONS?

Key in 9999 then press ENTER.

TRAINING MODE?  
ENTER OR CLEAR

Press CLEAR. The start screen will be displayed to allow transactions.

## 11. Processing a Sale

### 11.1 How to Process a Cheque or Savings Purchase transaction (Applies to both Magnetic Stripe and Chip Cards)

Except in the case of purchases in separate departments within a retail outlet, you must include all items, goods and services purchased in a single transaction for the total amount of such purchases, except in the case of a partial payment or delayed delivery situation. Please refer to the General Conditions, Section 6(iv) for further information on these exceptions.



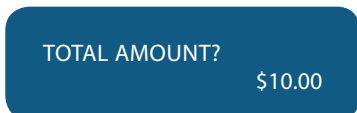
Perform card security checks , please refer to section 6 Fraud minimisation for further information.



Key in the purchase amount then press ENTER.



Key in the cash amount using the numeric keys if cash-out is required. If not, just press ENTER.



Verify the amount is correct and accept by pressing ENTER.



Insert or Swipe cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

SELECT ACCOUNT  
CHQ SAV CR

OR

PLEASE SELECT  
PRESS 1 > VISA DEBIT  
PRESS 2 > EFTPOS SAV  
PRESS 3 > EFTPOS CHQ

### Select Account

Press <-> key for cheque account or  
< ▼ > key for savings account.

### Select Application\*

Press the number on the keypad to make  
selection or scroll and press ENTER to select.

\*Application names and order can vary  
depending on the Card that is used.

CHEQUE ACCOUNT

The selected account is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then  
press ENTER.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

TRANSACTION  
APPROVED

Please ensure that you check for approval of the  
transaction before completing the sale.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to  
return to the start screen.

**NOTE:** If the transaction is rejected, the terminal displays an error message outlining the reason.  
Notify the customer, advise them to contact their Card Issuer and seek an alternative form of  
payment.

## 11.2 How to Process a Credit Purchase transaction using a Magnetic Stripe Card or a Chip Card

The process below provides a sample of a typical Magnetic Stripe or chip-based  
transaction. Please be aware that there may be variances in the transaction flow based on  
the card configuration chosen by the Card Issuer. Please ensure the terminal prompts are

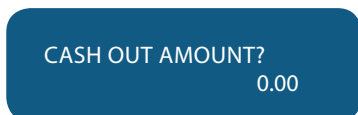
followed at all times and the cardholder is requested to interact with the terminal whenever applicable.



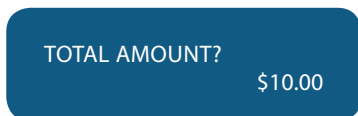
Perform card security checks , please refer to section 6 Fraud minimisation for further information.



Key in the purchase amount then press ENTER.



Key in the cash amount using the numeric keys if cash-out is required. If not, just press ENTER.



Verify the amount is correct and accept by pressing ENTER.



Insert or Swipe cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

SELECT ACCOUNT  
CHQ SAV CR

OR

PLEASE SELECT  
PRESS 1 > VISA DEBIT  
PRESS 2 > EFTPOS SAV  
PRESS 3 > EFTPOS CHQ

### Select Account

Press <▲> key for credit account.

### Select Application\*

Press the number 1 on the keypad to make selection or scroll and press ENTER to select.

\*Application names and order can vary depending on the Card that is used.

CREDIT ACCOUNT

The selected account is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

**NOTE:** If Low Value Payment is turned on the terminal, it may not request signature or PIN authorisation. See section 17.4

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

TRANSACTION  
APPROVED

If the transaction is approved, this screen is displayed and the Merchant transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the transaction Record and their card.

**NOTE:** If ENTER, CLEAR or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.



## Signature Authorisation

The preferred method of card payment authorisation in Australia is PIN. However, in certain circumstances the terminal will prompt for a signature. In these cases, the terminal will display the following screens:

\$10.00 KEY PIN

Press ENTER here to bypass PIN for a signature.

**NOTE:** Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is entered.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

SIGNATURE  
REQUIRED

If signature is required this is prompted.  
Terminal prints a signature record.

SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signature is required for a Magnetic Stripe Card, this screen is displayed; or

REMOVE CARD  
SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signature is required for a Chip Card, this screen is prompted.

For either one of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION  
APPROVED

If the transaction is approved, this screen is displayed and the Merchant Transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card issuer and seek an alternative form of payment.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

**NOTE:** If ENTER, CLEAR or CANCEL are not pressed within one minute, the Transaction is assumed to be approved and the terminal will return to the start screen.

### Additional Screens Associated with a Chip Card transaction

Alternative screens that you may also see during a chip transaction are as follows:

REMOVE CARD

This screen is displayed if the card needs to be removed from the terminal.

INSERT CARD

The terminal requires the Chip Card to be inserted during the transaction.

CHIP CARD NOT  
SUPPORTED

Displays when there are no applications on the Chip Card supported by the terminal. If magnetic stripe fallback is supported the terminal will prompt to swipe the card.

REMOVE CARD

Remove the card from the Chip Reader and swipe it through the Magnetic Stripe Card Reader.

SWIPE CARD

SELECT APP  
VISA® CREDIT 1  
VISA® DEBIT 1

This screen is for application selection for chip cards that contain two or more applications from the same card scheme (e.g. Visa®, MasterCard®, Amex, etc.).

USE APPLICATION?  
ANZSmartPay  
ENTER=YES CLR=NO

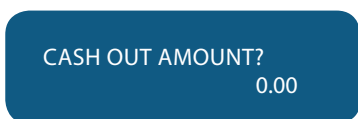
The cardholder presses ENTER to confirm application selection.

### 11.3 How to Process a Purchase transaction using a Contactless Card

Perform card security checks , please refer to section 6 Fraud minimisation for further information.

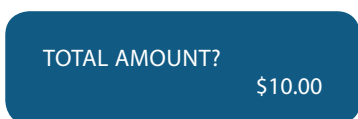


Key in the purchase amount then press ENTER.



Press ENTER.

**NOTE:** Cash-out is not available for contactless transactions or from a credit account.



Verify the amount is correct and accept by pressing ENTER.



Have the cardholder tap their contactless card on the screen

If the total transaction amount is equal to or less than a certain Contactless transaction limit,

APPROVED

then the terminal will display an “APPROVED” or “DECLINED” message. If the transaction has been rejected, please notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

If the total transaction amount exceeds a certain transaction limit, please ensure the below terminal screen prompts are followed.

\$105.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

TRANSACTION  
APPROVED

If the transaction is approved, this screen is displayed and the merchant transaction record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the transaction Record and their card.

### Additional Screens Associated with a Contactless transaction

Alternative screens that you may also see during a Contactless transaction are as follows:

CONTACTLESS NOT  
AVAILABLE

Contactless is not available, please follow the terminal screen prompt for next action.

SWIPE OR  
INSERT CARD

The terminal requires the Magnetic Stripe Card to be swiped or Chip Card to be inserted during the transaction.

SIGNATURE  
REQUIRED?

This screen requires the customer to sign the receipt.

SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

Have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER.

## 12. Processing a Cash-out Only transaction

Customers may request cash-out (with or without making a purchase) by debiting their cheque or savings account. Cash-out is only available if this transaction type has been enabled on the terminal otherwise the option will not appear on the display. To include or remove this option, you must call ANZ Merchant Services. If cash-out is enabled on the terminal, the cash-out transaction can only be processed when the terminal is online and an approved authorisation has been received from the issuing bank for this transaction. Please note that the cash-out is not available for contactless transactions.



Perform card security checks then press ENTER.

Please refer to section 6 Fraud minimisation for further information on the card security checks.

ANZ EFTPOS MENU  
1. PURCHASE  
2. CASHOUT  
3. REFUND

Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go to CASHOUT and then press ENTER or the number associated to select it.

CASH OUT AMOUNT?  
\$10.00

Key in the cash-out amount then press ENTER.

TOTAL AMOUNT?  
\$10.00

Verify the amount is correct and accept by pressing ENTER.

SWIPE OR  
INSERT CARD

Insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

SELECT ACCOUNT  
CHQ SAV CR

OR

PLEASE SELECT

PRESS 1 > VISA DEBIT  
PRESS 2 > EFTPOS SAV  
PRESS 3 > EFTPOS CHQ

### Select Account

Select the appropriate account type (<-> key for cheque or < ▼ > key for savings).

### Select Application\*

Press the number on the keypad to make selection or scroll and press ENTER to select.

\*Application names and order can vary depending on the Card that is used.

CHEQUE ACCOUNT

The selected account is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

PROCESSING  
PLEASE WAIT

The Terminal status is displayed.

TRANSACTION  
APPROVED

If the transaction is approved, this screen is displayed and the merchant transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the transaction Record and their card.

## 13. Processing a Refund transaction

Refunds are easy to process if a customer returns goods purchased from you.

For any goods purchased with a card that are accepted for return, or for any services that are terminated or cancelled, or where any price adjustment is made, you must not make either any cash-based refund to the Cardholder or a refund to another card number. If you do so, you may be liable for a chargeback claim of the original sales transaction should a cardholder dispute which results in a debit to your merchant account for the amount of the relevant “disputed” transaction.

Card schemes require a refund on only be processed on the same card number that was used in the original sales transaction. Please check the card number from the original receipt before processing the refund transaction. Refund is only available if this transaction type has been enabled on the terminal otherwise the option will not appear on the display. If Refund is not enabled on the terminal, please contact ANZ Merchant Services on 1800 039 025 for assistance.

**NOTE:** If a Refund transaction is performed on an international card, please advise the cardholder that the refund amount displayed on their statement may vary from the purchase amount due to the changes in currency exchange rates. For more information on processing international card payments, please refer to the ‘Customer Preferred Currency’ section 17.3.

### How to Process a Cheque or Savings Refund transaction



Perform card security checks then press ENTER.

Please refer to section 6 Fraud Minimisation for further information on the card security checks.



Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go to REFUND and then press ENTER or the number associated to select it.



Swipe your EFTPOS Merchant Card please (refer to section 3 for more information).



Key in the refund amount then please press ENTER.

TOTAL AMOUNT?

\$10.00

Verify the amount is correct and accept by pressing ENTER.

PRESENT CARD  
RFND \$10.00



Insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

SELECT ACCOUNT  
CHQ SAV CR

OR

PLEASE SELECT

PRESS 1 > VISA DEBIT  
PRESS 2 > EFTPOS SAV  
PRESS 3 > EFTPOS CHQ

#### Select Account

Press <-> key for cheque or < ▼ > key for savings.

#### Select Application\*

Press the number on the keypad to make selection or scroll and press ENTER to select.

\*Application names and order can vary depending on the Card that is used.

CHEQUE ACCOUNT

The selected account is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

TRANSACTION  
APPROVED

If the transaction is approved, this screen is displayed and the merchant transaction Record is printed.



CUSTOMER COPY?  
ENTER OR CLEAR

Please check for approval of the transaction before completing the refund. If rejected, the terminal will display an error message outlining the reason. Check the message in the Terminal Error Messages section (section 18) and advise the cardholder as appropriate.

Press ENTER to print a customer copy or CLEAR to return to the start screen. Hand the customer their copy of the transaction Record and their card.

### How to Process a Credit Refund transaction (including Chip Card and Contactless Refunds)



Perform card security checks then press ENTER.

Please refer to section 6 Fraud Minimisation for further information on the card security checks.

ANZ EFTPOS MENU  
1. PURCHASE  
2. CASHOUT  
3. REFUND

Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go to REFUND and then press ENTER or the number associated to select it.

SWIPE  
MERCHANT CARD

Swipe your EFTPOS Merchant Card please (refer to section 3 for more information).

REFUND AMOUNT?  
\$10.00

Please key in the refund amount then press ENTER.

TOTAL AMOUNT?  
\$10.00

Verify the amount is correct and accept by pressing ENTER.



Tap, insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Contactless cards are tapped on the screen. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.



**Select Account**

Press < ▲ > key for credit account. Please note that for contactless transactions account selection will not be presented.

OR



**Select Application\***

Press the number 1 on the keypad to make selection or scroll and press ENTER to select.

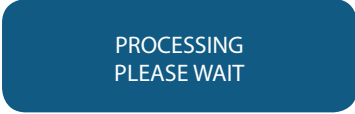
\*Application names and order can vary depending on the Card that is used.



The selected account is displayed.



Have the cardholder enter their PIN then press ENTER.



Terminal status is displayed.



If the transaction is approved, this screen is displayed and the merchant transaction Record is printed.

Please check for approval of the transaction before completing the Refund. If rejected, the terminal will display an error message outlining the reason (please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen.

Hand the customer their copy of the transaction Record and their card.

### Signature Authorisation

The preferred method of card payment authorisation in Australia is PIN. However, in certain circumstances the terminal will prompt for a signature. In these cases, the terminal will display the following screens:

\$10.00 KEY PIN

Press ENTER here to bypass PIN for a signature.

**NOTE:** Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is entered.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

SIGNATURE  
REQUIRED

If signature is required this is prompted.  
Terminal prints a signature record.

SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signature is required for a Magnetic Stripe Card, this screen is displayed; or

REMOVE CARD  
SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signature is required for a Chip Card, this screen is prompted.

For either one of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION  
APPROVED

If the transaction is approved, this screen is displayed and the Merchant Transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card issuer and seek an alternative form of payment.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

**NOTE:** If ENTER, CLEAR or CANCEL are not pressed within one minute, the Transaction is assumed to be approved and the terminal will return to the start screen.

## 14. Electronic Fallback (EFB) Processing

Electronic Fallback Processing (EFB) allows you to process transactions using your terminal when:

- A communications time-out occurs
- The Card Issuer is not available

The transactions are stored in the terminal and are trickle-fed for processing once the terminal communications lines are restored. If your terminal is rendered inoperable, you will be able to continue processing transactions using the Imprinter for Manual Processing (refer to section 15.1).

Please note that it is at the Card Issuer's discretion as to whether they allow transactions to be processed on that card whilst a terminal is offline. Many Card Issuers do not allow for processing of cards when a terminal is offline due to the inability to check for a PIN.

You will know the terminal is offline when the following occurs:

- The terminal will request an Authorisation Number before processing a transaction. You will need to call the appropriate Authorisation Centre for a manual authorisation
- The " APPROVED \*" is printed on the Merchant Copy of the transaction record

For each transaction, the terminal will check to see if it is online again. Once online, the stored transactions will trickle through for processing on the back of other transactions.

The terminal has the capacity to store 100 EFB transactions. For any EFB transactions attempted thereafter, the terminal will display an "EFB DISALLOWED" message.

If a card is swiped, you **MUST** phone for Authorisation if an Authorisation Code is requested via the terminal (refer to section 1.3).

**NOTE:** When processing a Chip transaction in Fallback mode, the Chip Card may choose to decline the transaction as it may have specific protection software programmed onto its chip. Please request an alternative method of payment.

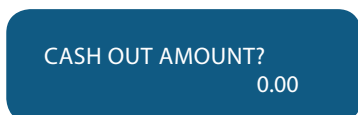
## How to Process a Cheque or Savings Purchase transaction in EFB



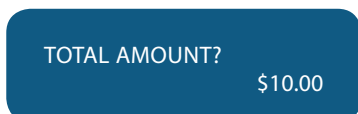
Perform card security checks, please refer to section 6 Fraud minimisation for further information on the card security checks.



Key in the purchase amount then press ENTER.



Key in the cash amount using the numeric keys if cash-out is required. If not, just press ENTER.



Verify the amount is correct and accept by pressing ENTER.



Insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

Please note that the EFB processing is not available for contactless transactions.



Press <=> key for cheque or <▼> for savings.



The selected account is displayed.



Have the customer enter their PIN then press ENTER.

PROCESSING  
PLEASE WAIT

Depending on the reason the terminal has entered EFB mode, this or the following screen will be displayed.

AUTH CODE?

If the transaction amount exceeds your EFB Authorisation Limit, this screen will be displayed. Phone the Authorisation Centre. Key in the Authorisation Number and press ENTER. (Please refer to section 1.3 for more information on gaining Authorisation).

SIGNATURE  
REQUIRED?

Have the customer sign the merchant copy signature record and compare it to the signature on the reverse of the customer's card.

SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signatures match, press ENTER.

If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION  
APPROVED

Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print a customer copy or CLEAR to return to the start screen. Hand the customer their copy of the transaction Record and their card.

**NOTE:** If ENTER or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

### How To Process a Credit Purchase Transaction in EFB

READY

ANZ

MasterCard  
paypass™



VISA  
payWave

Perform card security checks, please refer to section 6 Fraud minimisation for further information on the card security checks.

PURCHASE AMOUNT?  
\$10.00

Key in the purchase amount then press ENTER.

CASH OUT AMOUNT?  
0.00

Press ENTER (cash-out on credit is not available to go through EFB).

TOTAL AMOUNT?  
\$10.00

Verify the amount is correct and accept by pressing ENTER.

PRESENT CARD  
AMT \$10.00



Insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

Please note that the EFB processing is not available for contactless transactions.

SELECT ACCOUNT  
CHQ SAV CR

Press <▲> key for credit account

CREDIT ACCOUNT

The selected account is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER or if the terminal allows, just press ENTER.

PROCESSING  
PLEASE WAIT

Depending on the reason the terminal has entered EFB mode, this screen or the following screen will be displayed.

AUTH CODE?

If the transaction amount exceeds your EFB Floor Limit, this screen will be displayed. Phone the Authorisation Centre. Key in the Authorisation Number and press ENTER. (Please refer to section 1.3 for more information on gaining Authorisation).

SIGNATURE  
REQUIRED?

The terminal will print a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signatures match, press ENTER.

If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION  
APPROVED

Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason. Check the message in the Terminal Error Messages section (section 18) and notify the cardholder as appropriate.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen.

**NOTE:** If ENTER or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

## Clearing Electronic Fallback transactions

This function can only be used when the terminal is online and should be used to force through EFB transactions before:

- The terminal reaches its limit of approximately 100 stored EFB transactions
- The final online transactions for that day (which means EFB transactions will not automatically trickle through)
- Terminals are swapped to another location in the same store, for example from one lane to another in a supermarket.

**NOTE:** Pre-Authorisation, Authorisation Completion and Cancellation of Authorisation transactions can only be processed when the terminal is online.

When re-connected, EFB transactions will trickle through for processing with other transactions.

The terminal is also capable of uploading transactions during settlement, logon, printing of totals report and when terminal is in idle for a certain amount of time.

ANZ strongly recommends that you clear all EFB transactions prior to Settlement.

**NOTE:** If the terminal is rendered inoperable and needs to be swapped out, you will be unable to clear transactions using the method described below. You **MUST** call ANZ Merchant Services on 1800 039 025 for advice on how to retrieve and redeem your stored EFB transactions.



An asterisk on the display screen represents a stored EFB transaction.



Press FUNC key.

FUNCTION?

Key in the number '88' and then press ENTER.

EXTRACT 001 EFB  
for ANZ

The terminal displays the number of EFB transactions stored in the terminal. Press ENTER.

EXTRACT ALL?  
ENTER OR CLEAR

Press ENTER.

CONNECTION  
PLEASE WAIT

The stored EFB transactions are being sent to be processed.

SENDING STORED  
TXNS TO ANZ

## 15. Manual transaction Processing

### 15.1 Paper Voucher Processing

If you are unable to process transactions electronically due to terminal failure, please report the failure to ANZ Merchant Services immediately and obtain authorisation to process transactions manually. You must not split the transaction and use two or more sales vouchers to avoid authorisation calls.

**NOTE:** Use the correct Paper Voucher for the type of card being used and account being accessed.

Please record your Floor Limits in section 1.4 of this guide and obtain authorisation for all transactions over these Floor Limits.

#### Manually Processing Credit Card transactions (Embossed Cards Only)

For Purchases	For Refunds
<p>Perform security checks described in the Fraud Minimisation section of this guide (section 6)</p> <ul style="list-style-type: none"><li>• Imprint the customer's card onto the Sales Voucher</li><li>• Remove the cover sheet and destroy</li><li>• Check that the imprinted details are clear</li><li>• Complete the Voucher and enter the final amount</li><li>• Have your customer sign the Voucher</li><li>• Compare the signature on the Voucher with that on the card. If the signatures match, please call the Authorisation Centre on 1800 999 205 (select option 2). If they do not match, do not complete the transaction and seek an alternative form of payment.</li></ul> <p><b>NOTE:</b> Seek Authorisation for all purchases over your Floor Limit. Cardholder must be present when gaining authorisation.</p> <ul style="list-style-type: none"><li>• If the transaction is approved, record the Authorisation Number on the Voucher</li><li>• If the transaction is declined, seek an alternative method of payment and advise the customer to contact their Card Issuer</li></ul>	<p>If a Refund is required on a transaction that has not been deposited to ANZ, you must (if obtained) cancel the Authorisation. Please contact the appropriate Authorisation Centre (Please refer to section 1.2).</p> <p>You must only give a Refund by means of a transaction Voucher, a Credit Note issued by you or an exchange of goods and not in cash or by cheque.</p> <p>To process a Refund using a transaction Voucher (Credit Voucher), you should:</p> <ul style="list-style-type: none"><li>• Perform security checks described in the Fraud Minimisation section of this guide (section 6)</li><li>• Imprint the customer's card onto the Credit Voucher (Embossed Cards Only)</li><li>• Remove the cover sheet and destroy</li><li>• Check that the imprinted details are clear</li><li>• Complete the Voucher</li><li>• Sign the Voucher to authorise the Refund.</li></ul>

For Purchases	For Refunds
<ul style="list-style-type: none"> <li>When the transaction is in order, hand the customer the customer copy (yellow) of the Voucher and their card</li> <li>Retain the Merchant copy for your records and the Bank copy for banking</li> </ul>	<p>You must process the refund to the credit card that was used for the original purchase (if possible, check the card number on the original Sales Voucher)</p> <ul style="list-style-type: none"> <li>Hand the customer the customer copy (yellow) of the Voucher and their card</li> <li>Retain the Merchant copy for your records and the Bank copy for banking</li> </ul> <p>Any merchant charges relating to the original purchase will be refunded.</p>

4564 6339 9999 9995 55 12906

07/94 06/97 **C**  
MR SIMON L CLARKE

420297 4  
979 018 613 4  
20 03 2 1352 3  
SAILBOARD INN  
SYDNEY NSW

Authorization No. Day Month Year  
0 2 0 3 0 6

• Bonded 2 2 1 0 0  
• Wet suit 1 3 5 0 0  
• Fuel 1 2 0 0 0

**Sales Voucher** Total SA 1 2 0 1 0 0

Cardholder's Signature  
SL Clarke

Example of a Sales Voucher

5430 4889 9999 9995 66 25226

30/08/94 — 03/07/94  
MR ALLAN W SCOTT

47918E 3  
979 562 337 0  
48 04 1 0473 7  
KAPINSKY DESIGNS  
ALBERT PARK VIC

Day Month Year  
2 8 0 8 0 6

• Roll of silk  
• Damaged merchandise

**Credit Voucher** Total SA 2 5 0 0 0 0

Merchant's Signature  
Sam Sample

Example of a Credit Voucher

## Banking Manual Credit Card transactions

To receive value for your credit card transactions, you must deposit the Bank copies (white) of Vouchers with a completed credit card Merchant Summary Voucher within three business days of the date of the transactions.

### Preparing Your Deposit

- If possible, produce an adding machine tape showing the value of each Sales and Credit Voucher and the total value of the Vouchers (or write up to 8 Voucher values directly on the Merchant Summary)
- No more than 50 Vouchers can be banked with any one Merchant Summary Voucher
- Imprint your ANZ Merchant Summary Card on a Merchant Summary Voucher
- Complete the Voucher

### Place into your Credit Card Summary envelope:

- Bank copies of all Sales and Credit Vouchers
- Bank copy of Merchant Summary Voucher
- Adding machine tape (if any)

Do not pin, staple, clip or fold the envelope contents.

**NOTE:** Do not include cheques, cash or other card scheme Vouchers eg. American Express, Diners Club or JCB as ANZ cannot process these card types.

- Complete your normal bank deposit slip. Produce an adding machine tape showing the value of each Sales and Credit Voucher and the total value of the Vouchers (or write up to 8 Voucher values directly on the Merchant Summary)
- Merchants with an ANZ account, please deposit your Merchant Summary envelopes at any ANZ branch.
- For merchants without an ANZ account, the Merchant Summary envelope should be mailed to

Not for Value Merchant Envelopes, Settlement & Control Team,  
Level 5B, 833 Collins St Docklands VIC 3008

Full merchant number is to be  
imprinted on Merchant Summary

The image shows a 'Merchant Summary' form. At the top left, the merchant number '561057 4011 108902 8' is printed. To its right, the date '22 16102' is printed. Below the merchant number, the merchant name 'DURRELLS BISTRO SOUTHPORT QLD' is printed. In the center, there is a list of transactions with their values: 125.00, 271.00, 185.00, 675.00, 120.00, 125.00, and 350.00. The total is calculated as 1551.00. To the right of the transactions, there is a section for 'Day Month Year' with the date '22 16 102' entered. Below this, there is a 'Total' field with the amount '1551.00' entered. The form also includes a 'Merchant's Signature' field with the signature 'Sam Sample' and a small disclaimer at the bottom right: 'This form and the information provided are confidential and not to be used for any other purpose'.

Example of a Merchant Summary Voucher.

**NOTE:** Make sure that the envelope contains only credit card Vouchers.

## Envelopes which have a Credit Value

When the value of credits are greater than sales, enter an 'x' in the box on front of Credit Card Summary Envelope.

When you bank the Vouchers, hand the teller cash or cheque(s) to the value of the net credit amount.



Example of a Credit Card Summary Envelope



MasterCard®



Visa®



Diners Club



AMEX



JCB

Manually Processing Cheque or Savings Account transactions

Use the paper EFTPOS transaction Voucher to manually process debit or credit card transactions to cheque or savings accounts. The account selected must be linked to the card.

- Perform security checks as described in the Fraud Minimisation section of this guide (section 6)
- Imprint customer’s card on appropriate transaction Voucher

For Purchases	For Refunds
<p>Use an EFTPOS transaction Voucher for cheque and savings account purchases.</p> <p><b>Complete:</b></p> <ul style="list-style-type: none"><li>• Date and time</li><li>• Customer name (if not clearly imprinted)</li><li>• Account type CHQ or SAV</li><li>• Amount and description of purchase</li><li>• Amount of cash out</li><li>• Total amount of transaction</li><li>• Cardholder to sign Voucher</li></ul> <p>Seek authorisation for a purchase transaction over your Floor Limit from the appropriate Authorisation Centre eg. cheque and savings account purchase transactions over Floor Limit must be authorised by ANZ Merchant Services (<b>please refer to section 1.2</b>).</p> <p>Record the Authorisation Number on the Voucher.</p>	<p>Use an EFTPOS Refund Voucher for cheque and savings account refunds.</p> <p><b>Complete:</b></p> <ul style="list-style-type: none"><li>• Date and time</li><li>• Customer name (if not clearly imprinted)</li><li>• Account type CHQ or SAV</li><li>• Reason for refund</li><li>• Date of original purchase</li><li>• Total amount of transaction</li><li>• Merchant to sign Voucher</li></ul>

Compare the signature on the Voucher with that on the card. If the signatures match, complete the transaction. When the transaction is complete, give the customer their copy of the Voucher and their card.

The image shows a sample EFTPOS Transaction Voucher. The form is titled "EFTPOS TRANSACTION Cheque & Savings Accounts Only". It includes fields for "Transaction Type" (Purchase, Credit Card, Cheque), "Amount of Transaction", "Date", and "Amount". There is a section for "Cardholder's Signature" and a "Total SA" field. There are checkboxes for "Cash", "Debit", and "Credit", and a section for "Merchant's Signature" and "Stamp". The form is labeled "Bank Copy" on the right side.

Example of EFTPOS Sales voucher

**Example of an EFTPOS Credit Voucher**

### Banking Manual Cheque and Savings Account transactions

To receive value for your Manual transactions, you must deposit the Bank copies (white) of the EFTPOS transaction Vouchers with a completed EFTPOS Summary Voucher within three bank business days of the date of the transactions.

### Preparing Your Deposit

- Produce an adding machine tape showing the value of each transaction and Refund Voucher plus the total value of the Vouchers (or write up to 10 Voucher values directly on the EFTPOS Summary Voucher)
- Imprint the EFTPOS Merchant Card on your EFTPOS Summary Voucher
- Complete the Voucher. If the value of refunds is greater than purchases, enter a minus sign and circle the amount

### Place Into Your EFTPOS Merchant Summary Envelope

- Bank copy of the EFTPOS Merchant Summary Voucher (must be at the front)
- Bank copies of all transaction and Refund Vouchers
- Adding machine tape (if any). No more than 50 Vouchers can be banked with any one EFTPOS Merchant Summary Voucher. Do not pin, staple or clip envelope contents. Make sure the envelope only contains transaction and Refund Vouchers.

**NOTE:** Do not include cheques, cash or other card scheme Vouchers eg. American Express, Diners Club or JCB as ANZ cannot process these card types.

- Complete your normal bank deposit slip. Produce an adding machine tape showing the value of each transaction and Refund Voucher plus the total value of the Vouchers (or write up to 10 Voucher values directly on the EFTPOS Summary Voucher)
- Merchants with an ANZ account, please deposit your Merchant Summary envelopes at any ANZ branch
- For merchants without an ANZ account, the Merchant Summary envelope should be mailed to

Not for Value Merchant Envelopes, Settlement & Control Team,  
Level 5B, 833 Collins St Docklands VIC 3008

- If the value of refunds is greater than purchases, hand the teller cash or cheque(s) to the value of the net credit amount (do not include in your deposit)

Example of an EFTPOS Summary voucher



Example of an EFTPOS Cheque & Saving Envelope

## 15.2 Hand key (Manual Entry) Processing

If the terminal cannot read a card when it is swiped or inserted, please advise the cardholder to contact their Card Issuer and seek an alternative form of payment. Otherwise you can choose to manually key credit card details using the terminal (provided you have approval from ANZ).

**NOTE:** It is recommended that you **DO NOT** hand key a card if the customer's card does not swipe through your terminal. The risk of hand keying rests with the Merchant. Performing card security checks can minimise any potential financial loss, please refer to section 6 Fraud minimisation for further information on the card security checks.

You cannot hand key debit cards for sales transactions.

When you hand key credit card details, we recommend that you seek a form of photographic identification eg. A current Driver's Licence and record the details including licence number and expiry date. Make an imprint of the credit or debit card using your Imprinter and record these details on the back of your copy of the Sales Voucher. Please note that this may not protect you from chargebacks if the transaction is disputed by cardholder or cardholder's issuing bank– you may still be held liable which results in a debit to your merchant account for the amount of the relevant "disputed" transaction.

Please contact ANZ Merchant Services on 1800 039 025 before you hand key credit card details for Mail/Telephone Order and eCommerce Processing. You may only hand key credit card details for Mail/Telephone Order and eCommerce Processing if authorised by ANZ.



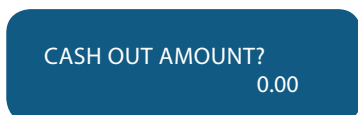
## Processing a Hand key transaction With A Cardholder Present (Credit Cards only)



Perform card security checks, please refer to section 6 Fraud Minimisation for further information on the card security checks.

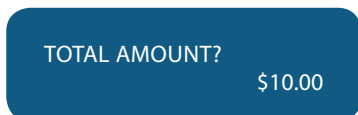


Key in the purchase amount then press ENTER.



Press ENTER.

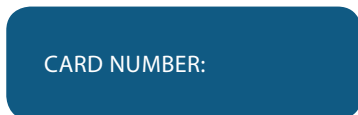
(Cash-out is not available for credit card accounts)



Verify the amount is correct and accept by pressing ENTER.



Press the FUNC key to manually key the card details.



Key in the customer's credit card number then press ENTER.



Key in the expiry date of the credit card then press ENTER.



Credit account displayed.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

REASON CODE

1. NOT PROVIDED
2. ILLEGIBLE
3. NO IMPRINT ON CARD

If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows:

- 1 - CVV2 has not been provided by the cardholder
- 2 - CVV2 on the card is illegible
- 3 - Cardholder states the card has no CVV2 imprint

\$10.00 KEY OK

Press ENTER.

SIGNATURE  
REQUIRED

Have the customer sign the merchant copy signature record and compare it to the signature on the reverse of the customer's card.

SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signatures match, press ENTER.

TRANSACTION  
APPROVED

If they do not, press the CANCEL or CLEAR key to abort the transaction.

Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason. Check the message in the Terminal Error Messages section (section 18) and notify the cardholder as appropriate.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen.

**NOTE:** If you decide to process hand key transactions, you are required to also take an imprint of the credit card. Ask the Cardholder for photo ID and record the details on the back of the imprinter Voucher. Keep the Voucher with your merchant copy of the transaction in case of a Chargeback claim. Please note that this may not protect you from chargebacks if the transaction is disputed by the cardholder or the cardholder's issuing bank. You may still be held liable which results in a debit to your merchant account for the amount of the relevant "disputed" transaction.

## 16. Mail, Telephone and eCommerce Order Processing

For merchants authorised by ANZ to process Mail Order, Telephone Order, Electronic and Recurring payments, the terminal will request that you identify the 'source' and the 'nature' of the transaction.

**NOTE:** You are liable for any disputed transactions. The cardholder may dispute transactions for any reason. To minimise disputes, you should keep the following records of each mail, telephone or eCommerce order:

- Cardholder's name (as it appears on the card)
- Cardholder's address (not a PO Box)
- Cardholder's signature (if mail order)
- Type of card (MasterCard® and Visa®)
- Card number (First 6 and last 4 digits only, e.g. 1234 56XX XXXX 7890)
- Card valid from/to dates
- Authorised dollar amount(s) to be debited
- Period that standing authority is valid
- Contact telephone number
- Details of the goods or services required
- transaction date

When the transaction has been processed, promptly dispatch the goods.

**NOTE:** You must retain information about a transaction whether processed manually or electronically for a period of 30 months from the date of the transaction or such other period required by Law or notified by ANZ.

### 16.1 How to Process a Mail Order transaction (Scheme Cards only)

**NOTE:** It is only available if you have approval from ANZ.



From this screen, continue to press ENTER until the ANZ EFTPOS MENU screen appears.

ANZ EFTPOS MENU  
3. REFUND  
4. PRE AUTHORISATION

5. CARD NOT PRESENT

Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go to CARD NOT PRESENT and then press ENTER or the number associated to select it.

CARD NOT PRESENT

1. MAIL ORDER

2. TELEPHONE ORDER  
3. ECOMMERCE

Press ENTER key to select MAIL ORDER or the number associated to it.

PAYMENT TYPE

1. SINGLE

2. INSTALMENT  
3. RECURRING

Select the 'nature' of the transaction:

SINGLE– Single payment, press ENTER or the number associated for it

INSTALMENT– Instalment payment, press the <▼> key and ENTER or the number associated for it

RECURRING – Recurring payment, press the <▼> key and ENTER or the number associated for it.

PURCHASE AMOUNT?  
\$10.00

Key in the purchase amount then press ENTER.

CARD NUMBER:

Key in the customer's credit card number then press ENTER.

EXPIRY <MMYY>:

Key in the expiry date on the credit card then press ENTER.

CREDIT ACCOUNT

Credit account displayed.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

**REASON CODE**

1. NOT PROVIDED
2. ILLEGIBLE
3. NO IMPRINT ON CARD

If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows:

- 1 - CVV2 has not been provided by the cardholder
- 2 - CVV2 on the card is illegible
- 3 - Cardholder states the card has no CVV2 imprint

**TOTAL AMOUNT?**

\$10.00

Verify the amount is correct and accept by pressing ENTER.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

TRANSACTION  
APPROVED

Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (Please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print a customer receipt or press CLEAR to return to the start screen.

## 16.2 How to Process a Telephone Order transaction (Scheme Cards only)

**NOTE:** it is only available if you have approval from ANZ.



From this screen, continue to press ENTER until the ANZ EFTPOS MENU screen appears.

- ANZ EFTPOS MENU
3. REFUND
  4. PRE AUTHORISATION
  5. CARD NOT PRESENT

Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go to CARD NOT PRESENT and then press ENTER or the number associated to select it.

CARD NOT PRESENT

1. MAIL ORDER

2. TELEPHONE ORDER

3. ECOMMERCE

Press<▼> key to go to TELEPHONE ORDER and press ENTER or the number associated to select it.

PAYMENT TYPE

1. SINGLE

2. INSTALMENT

3. RECURRING

Select the 'nature' of the transaction:

SINGLE– Single payment, press ENTER or the number associated for it

INSTALMENT– Instalment payment, press the <▼> key and ENTER or the number associated for it

RECURRING – Recurring payment, press the <▼> key and ENTER or the number associated for it. Key in the purchase amount then press ENTER.

PURCHASE AMOUNT?

\$10.00

CARD NUMBER:

Key in the customer's credit card number then press ENTER.

EXPIRY <MMYY>:

Key in the expiry date on the credit card then press ENTER.

CREDIT ACCOUNT

Credit account displayed.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

REASON CODE

1. NOT PROVIDED

2. ILLEGIBLE

3. NO IMPRINT ON CARD

If 'ENTER ' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows:

1 - CVV2 has not been provided by the cardholder

2 - CVV2 on the card is illegible

3 - Cardholder states the card has no CVV2 imprint

TOTAL AMOUNT?

\$10.00

Verify the amount is correct and accept by pressing ENTER.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

TRANSACTION  
APPROVED

Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (Please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print a customer receipt or press CLEAR to return to the start screen.

\*\* Instalment transactions are transactions with a fixed instalment amount and fixed term with a pre-determined expiry date and period. These transactions usually represent mail order goods with terms.

\*\*\* Recurring transactions occur where a merchant has an ongoing signed authority to process transactions against a cardholder's credit card account. Signed authority is required to be able to process a transaction as recurring. If you misrepresent a transaction as recurring, you may face a fine or other consequences (including, but not limited to, a Chargeback of that transaction). All recurring transactions must be authorised

### 16.3 How to Process an eCommerce Order transaction (Scheme cards only)

eCommerce transactions are card transactions that are initiated by the cardholder via the Internet.

**NOTE:** it is only available if you have approval from ANZ.



From this screen, continue to press ENTER until the ANZ EFTPOS MENU screen appears.

ANZ EFTPOS MENU  
3. REFUND  
4. PRE AUTHORISATION  
5. CARD NOT PRESENT

Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go to CARD NOT PRESENT and then press ENTER or the number associated to select it.

CARD NOT PRESENT

1. MAIL ORDER
2. TELEPHONE ORDER

3. ECOMMERCE

Press <▼> key to go to ECOMMERCE and press ENTER or the number associated to select it.

PAYMENT TYPE

1. SINGLE

2. INSTALMENT
3. RECURRING

Select the 'nature' of the transaction:

SINGLE– Single payment, press ENTER or the number associated for it

INSTALMENT– Instalment payment, press the <▼> key and ENTER or the number associated for it

RECURRING – Recurring payment, press the <▼> key and ENTER or the number associated for it.

PURCHASE AMOUNT?

\$10.00

Key in the purchase amount then press ENTER.

CARD NUMBER:

Key in the customer's credit card number then press ENTER.

EXPIRY <MMYY>:

Key in the expiry date on the credit card then press ENTER.

CREDIT ACCOUNT

Credit account displayed.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

REASON CODE

1. NOT PROVIDED
2. ILLEGIBLE
3. NO IMPRINT ON CARD

If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows:

1 - CVV2 has not been provided by the cardholder

2 - CVV2 on the card is illegible

3 - Cardholder states the card has no CVV2 imprint

TOTAL AMOUNT?

\$10.00

Verify the amount is correct and accept by pressing ENTER.



PROCESSING  
PLEASE WAIT

Terminal status is displayed.

TRANSACTION  
APPROVED

Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (Please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print a customer receipt or press CLEAR to return to the start screen.

**\*\*** Instalment transactions are transactions with a fixed amount and fixed term with a pre-determined expiry date and period. These transactions usually represent mail order goods with instalment terms.

**\*\*\*** Recurring transactions occur where a merchant has an ongoing signed authority to process transactions against a cardholder's credit card account. Signed authority is required to be able to process a transaction as recurring. If you misrepresent a transaction as recurring, you may face a fine or other consequences (including, but not limited to, a Chargeback of that transaction). All recurring transactions must be authorised.

## 17. Optional Features

### 17.1 Tip@Terminal (Tip with PIN) transactions

A Tip with PIN transaction allows a specified Tip amount to be included as part of the original Credit or Debit Purchase transaction.

This functionality allows the cardholder to retain possession of their card at all times. The PIN is inputted directly in to the terminal. For international cards and a small minority of cards, a signature can be accepted as a form of verification.

Tip with PIN is only available if it has been enabled on the terminal otherwise the option will not appear on the display.

A server identification number (between 1-20) can be allocated to differentiate service personnel for the purposes of reporting or Tip allocation.

**NOTE:** Due to card schemes requirements, the Tip amount must be equal to or less than 15% (20% for restaurants) of the purchase transaction amount. To increase your Tip limit, please contact ANZ Merchant Services on 1800 039 025.

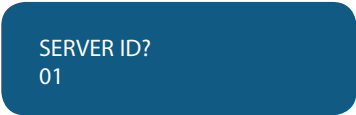
How to Process a Tip@Terminal (Tip with PIN) transaction



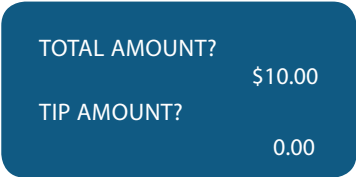
Perform card security checks, please refer to section 6 Fraud minimisation for further information



Key in the purchase amount then press ENTER.



Key in the Server ID then press ENTER.



Key in the TIP amount and verify the total amount then press ENTER.



Tap, Insert or Swipe cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Contactless cards are to be tapped on to the screen. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Reader.



Select the appropriate account type (<-> key for cheque, <▼> key for savings, <▲> key for credit).



The selected account is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

**NOTE:** Verification may not be required for contactless transactions.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

TRANSACTION  
APPROVED

Please check for approval of the Transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment. If the Transaction is cancelled, the terminal will also print out a second merchant Transaction Record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

**NOTE:** If ENTER, CLEAR or CANCEL are not pressed within one minute, the Transaction is assumed to be approved and the terminal will return to the start screen.

### Signature Authorisation

The preferred method of card payment authorisation in Australia is PIN. However, in certain circumstances the terminal will prompt for a signature. In the cases, the terminal will display the following screens:

\$10.00 KEY PIN

Press ENTER here to bypass PIN for a signature.

**NOTE:** Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is created.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

SIGNATURE  
REQUIRED

If signature is required this is prompted. Terminal prints a signature record.

SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signature is required for a Magnetic Stripe Card, this screen is displayed; or

REMOVE CARD  
SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signature is required for a Chip Card, this screen is prompted.

For either one of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION  
APPROVED

If the transaction is approved, this screen is displayed and the Merchant Transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card issuer and seek an alternative form of payment.

CUSTOMER COPY?  
ENTER=YES CLR=NO

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

**NOTE:** If ENTER, CLEAR or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

## Tipping Reports

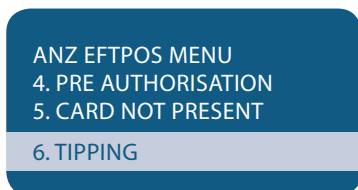
Please note that only Server Report and Total Report will be displayed on the TIPPING MENU screen.

### How to Print a Tip Totals Report

The Tip Totals report lists all Tip transactions and Tip totals for each server made since the last Settlement.



Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go TIPPING and then press ENTER or the number associated to select it.



Press <▼> key to go to TOTAL REPORT and then press ENTER or the number associated to select it.



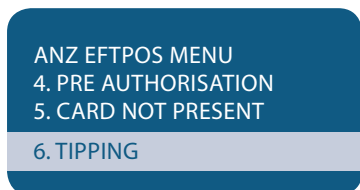
When printing has completed, the terminal returns to idle.

## How to Print a Server Tip Report

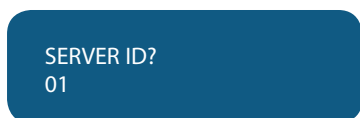
The Server Tip report lists all the Tip transactions and a Tip totals for the selected server made since the last Settlement.



Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go TIPPING and then press ENTER or the number associated to select it.



Press <▼> key to go to SERVER REPORT and then press ENTER or the number associated to select it



Key in your two-digit server ID then press ENTER. The server ID number must be between 1 and 20. Enter 01 if no server ID is allowed.



The terminal will print out a copy of the selected report.



When printing has completed, the terminal returns to idle.

## 17.2 Pre-Authorisation

A merchant who operates a Hotel, Car Rental or Cruise Line business can process a Pre-Authorisation Transaction. Access to Pre-Authorisation menu screens (PRE AUTH) will be available to approved merchants within these specific industry groups.

Pre-Authorisation authorises a transaction that will be completed at a later time. These transactions can only be performed on credit card accounts.

Some examples are listed below to assist in estimating your Pre-Authorisation amount:

**Example 1:** A hotel may estimate transaction amounts based on:

- Cardholder's intended length of stay at check-in time
- Room rate
- Applicable tax
- Service charge rates
- Other allowable charges e.g. mini-bar and telephone calls.

**Example 2:** A Car Rental Company may estimate transaction amounts based on:

- Cardholder's intended car rental period
- Rental rate
- Applicable tax
- Mileage rates
- Other allowable charges e.g. petrol and extra mileage.

It is important to estimate Pre-Authorisation amounts accurately as cardholder funds are placed on hold. The completion amount should be within 15% of the Pre-Authorisation transaction. If the completion amount varies by greater than 15%, the terminal will display an 'AMOUNT NOT MATCHED' screen. In this instance, process a completion transaction to the value of the Pre-Authorisation, then complete another purchase transaction for the difference. Please note that Visa® Card schemes require the completion amount of a car rental transaction to be within 15% of the Pre-Authorisation transaction or US\$75.00.

The Card Issuer determines the number of days the cardholder's funds remain on hold. As a guide, the funds may be held between 4 and 10 days for Australian banks but may be longer for overseas banks.

If the terminal goes offline during Pre-Authorisation, you will receive a declined error message as Pre-Authorisation transactions are not processed when the terminal is offline. Please contact the appropriate Authorisation Centre (please refer to section 1.2) for a manual authorisation and complete the transaction using Manual Processing. An Authorisation number must be recorded.

How to process a Pre-Authorisation transaction



Perform card security checks.

**NOTE:** Please refer to section 6 Fraud Minimisation for further information on card security checks.



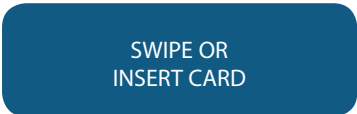
Press ENTER to go to ANZ EFTPOS MENU screen. Press <▼> key to go PRE AUTHORISATION and then press ENTER or the number associated to select it.



Press ENTER key or the number associated for AUTHORISATION.

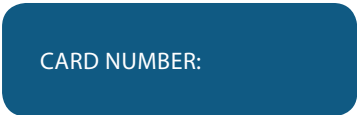


Key in the amount to be authorised then press ENTER.

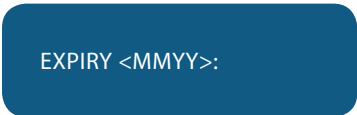


Insert or Swipe the customer's card or press Func key to hand key card details. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

The following two screen instructions only apply to Hand key transactions.



Key in the card number then press ENTER.



Key in the expiry date then press ENTER.



CREDIT ACCOUNT

Credit account will automatically be selected.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

REASON CODE  
1. NOT PROVIDED  
2. ILLEGIBLE  
3. NO IMPRINT ON CARD

If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows:

- 1 - CVV2 has not been provided by the cardholder
- 2 - CVV2 on the card is illegible
- 3 - Cardholder states the card has no CVV2 imprint

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

TRANSACTION  
APPROVED

The terminal prints out a merchant copy of the Pre-Authorisation record.

Please check for approval of the transaction before completing the authorisation. If rejected, the terminal will display an error message outlining the reason (Please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen.

### Signature Authorisation

The preferred method of card payment authorisation in Australia is PIN. However, in certain circumstances the terminal will prompt for a signature. In these cases, the terminal will display the following screens:

\$10.00 KEY PIN

Press ENTER here to bypass PIN for a signature.

**NOTE:** Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is entered.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

SIGNATURE  
REQUIRED

If signature is required this is prompted.  
Terminal prints a signature record.

SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signature is required for a Magnetic Stripe Card, this screen is displayed; or

REMOVE CARD  
SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signature is required for a Chip Card, this screen is prompted.

For either one of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION  
APPROVED

If the transaction is approved, this screen is displayed and the Merchant Transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card issuer and seek an alternative form of payment.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

**NOTE:** If ENTER, CLEAR or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

## How to Perform an Authorisation Value enquiry



You may check the total value of funds placed on hold prior to completing a Pre-Authorisation transaction.

ANZ EFTPOS MENU

4. PRE AUTHORISATION

5. CARD NOT PRESENT

6. TIPPING

Perform card security checks. Press ENTER to go to ANZ EFTPOS MENU screen. Press <▼> key to go PRE AUTHORISATION and then press ENTER or the number associated to select it.

Note: Please refer to section 6 Fraud minimisation for further information on card security checks.

PRE AUTHORISATION

2. COMPLETION

3. CANCELLATION

4. ENQUIRY

Press <▼> key to go to ENQUIRY and then press ENTER or the number associated to select it.

SWIPE CARD

Swipe the customer's card or press FUNC key to hand key card details. Magnetic Stripe cards are to be swiped through the Magnetic Stripe Card Reader.

The following two screen instructions only apply to hand key transactions.

CARD NUMBER:

Key in the card number then press ENTER.

EXPIRY <MMYY>:

Key in the expiry date then press ENTER.

CREDIT ACCOUNT

Credit Account will automatically be selected and displayed.

AMOUNT ON HOLD

\$100.00

The total value of funds on hold will be displayed for 30 seconds or until a key is pressed. The terminal will return to the start screen or press CANCEL to return to the start screen.

## How to Complete a Pre-Authorisation Transaction

When you have calculated the final bill for your customer, you need to complete the sale with a final payment. It is recommended that you complete an imprinted sales Voucher with an itemised bill and obtain the customer's signature. This is to protect you in the event that your customer disputes the transaction. The Voucher should be retained for a period of 30 months or other period as required by Law or stated by ANZ.

The completion amount should be within 15% of the Pre-Authorisation transaction. If the completion amount varies by greater than 15% the terminal will display an 'AMOUNT NOT MATCHED' screen. In this instance, process a completion transaction to the value of the Pre-Authorisation, and then complete another purchase transaction for the difference. Please note that Visa® Card schemes require the completion amount of a car rental transaction to be within 15% of the Pre-Authorisation transaction or US\$75.00.

You must send your completion transaction within three days of the Pre-Authorisation.

**NOTE:** The examples above act as a guide only. Please remember that Pre-Authorisation places cardholder funds on hold for a time determined by the Card Issuer.

These rules relate to the Visa® International Scheme. MasterCard® Scheme rules around lodging, cruise line, and vehicle rental states that the pre-authorisation completion amounts should be within 15% of the Pre-Authorisation Transaction. If the completion amount varies by greater than 15%, you must request a secondary authorization for the additional amount.

Perform card security check.



ANZ EFTPOS MENU

4. PRE AUTHORISATION

5. CARD NOT PRESENT

6. TIPPING

Press ENTER to go to ANZ EFTPOS MENU screen. Press <▼> key to go PRE AUTHORISATION and then press ENTER or the number associated to select it.

**NOTE:** Please refer to section 6 Fraud minimisation for further information on card security checks.

PRE AUTHORISATION

1. AUTHORISATION

2. COMPLETION

3. CANCELLATION

Press <▼> key to go to COMPLETION and then press ENTER or the number associated to select it.

PURCHASE AMOUNT?

\$10.00

Key in the purchase amount and then press ENTER.

SWIPE OR  
INSERT CARD

Insert or Swipe the customer's card or press Func key to hand key card details. Chip Cards are to be inserted and left in the Chip Card Reader Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

The following two screen instructions only apply to hand key transactions.

CARD NUMBER:

Key in the card number then press ENTER.

EXPIRY <MMYY>:

Key in the expiry date then press ENTER.

CREDIT ACCOUNT

Credit account will automatically be selected and displayed.

\$10.00 KEY PIN

If PIN is required, have the cardholder enter their PIN if known then press ENTER or if the card allows just press ENTER.

SIGNATURE  
REQUIRED

Signature record is printed if a PIN has not been entered. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE  
VERIFIED?

For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

REMOVE CARD

SIGNATURE  
VERIFIED?

For a Chip Card transaction, this screen is displayed. Remove the card from the terminal and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

**NOTE:** If a PIN is entered at the KEY PIN screen, a signature may not be required.

TRANSACTION  
APPROVED

The terminal prints out the merchant copy of the Completion of Pre-Authorisation record.

Please check for approval of the transaction before completing the Authorisation. If rejected, the terminal will display an error message outlining the reason (Please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?  
ENTER OR CLEAR

Once approved, hand the customer their copy of the transaction Record and return their card.

### Cancellation of a Pre-Authorisation transaction (on ANZ Australian-issued cards)

A Pre-Authorisation transaction reduces the available funds on a cardholder's credit card account. If a customer does not proceed with a sale after Authorisation has been obtained, you should cancel the Pre-Authorisation as soon as possible.

You can cancel a Pre-Authorisation on ANZ Australian-issued cards which have been previously authorised through an ANZ POS Turbo 2 terminal. Where more than one Pre-Authorisation has been performed, one or all transactions may be cancelled. You cannot cancel a Pre-Authorisation on non-ANZ cards. Only a cardholder can instruct the Card Issuer to remove the hold on funds in their account.

READY



Perform card security checks.

**NOTE:** Please refer to section 6 Fraud minimisation for further information on card security checks.

ANZ EFTPOS MENU

4. PRE AUTHORISATION

5. CARD NOT PRESENT

6. TIPPING

Press ENTER to go to ANZ EFTPOS MENU screen.  
Press <▼> key to go PRE AUTHORISATION and then press ENTER or the number associated to select it.

PRE AUTHORISATION

1. AUTHORISATION

2. COMPLETION

3. CANCELLATION

Press <▼> key to go to CANCELLATION and then press ENTER or the number associated to select it.

CANCEL ALL?

Press CLEAR (no to cancelling all pre authorisations).

CANCEL ONE?

Press ENTER if cancelling one Pre Authorisation.

REFERENCE NO?

Key in the six-digit number next to the REFERENCE NUMBER located on the Pre-Authorisation record then press ENTER.

AUTH AMOUNT?

\$10.00

Key in the amount of the original Pre-Authorisation then press ENTER.

ENTER AUTH CODE

Key in the Authorisation Number (please refer to the number next to APPROVED from the successful Authorisation transaction Record).

SWIPE CARD

Swipe or press FUNC key to hand key card details. Magnetic Stripe cards are to be processed through the Magnetic Stripe Card.

The following two screen instructions only apply to hand key transactions.

CARD NUMBER:

Key in the card number then press ENTER.

EXPIRY <MMYY>:

Key in the expiry date then press ENTER.

CREDIT ACCOUNT

Credit account will automatically be selected and displayed.

\$10.00 KEY OK

Press ENTER.

TRANSACTION  
APPROVED

The terminal prints out a merchant copy of the Cancellation of Pre-Authorisation transaction Record.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen.

**Cancellation of all Pre-Authorisation transactions (on ANZ Australian-issued cards)**



Perform card security checks, please refer to section 6 Fraud minimisation for further information on card security checks.

ANZ EFTPOS MENU

4. PRE AUTHORISATION

5. CARD NOT PRESENT

6. TIPPING

Press ENTER to go to ANZ EFTPOS MENU screen. Press <▼> key to go PRE AUTHORISATION and then press ENTER or the number associated to select it.



PRE AUTHORISATION

1. AUTHORISATION

2. COMPLETION

3. CANCELLATION

Press <▼> key to go to CANCELLATION and then press ENTER or the number associated to select it.

CANCEL ALL?

Press ENTER.

SWIPE CARD

Swipe or press FUNC key to hand key card details. Magnetic Stripe cards are to be processed through the Magnetic Stripe Card.

The following two screen instructions only apply to hand key Transactions.

CARD NUMBER:

Key in the card number then press ENTER.

EXPIRY <MMYY>:

Key in the expiry date then press ENTER.

CREDIT ACCOUNT

Credit account will automatically be selected and displayed.

CANCEL ALL?  
YES OR NO?

Press ENTER to confirm cancellation of Pre Authorisations.

TRANSACTION  
APPROVED

The terminal prints out a merchant copy of the Cancellation of Pre-Authorisation transaction Record.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen.

### 17.3 Customer Preferred Currency

Customer Preferred Currency (CPC) may have been activated on ANZ POS Turbo 2 for eligible merchants who deal with overseas cardholders within selected merchant categories.

This optional feature is offered in association with The WorldPay Limited and allows merchants to offer overseas MasterCard® and Visa® cardholders the option of converting Australian currency purchases into a customer's card billing currency at the time of purchase.

#### How it Works

CPC identifies the card's country of issue and offers the cardholder the option of paying for the goods or services in their billing currency at the time of purchase.

The exchange rate and price in the cardholder's billing currency are displayed on the terminal making the process for currency conversion easier for both you and your customers by processing transactions in currencies which are familiar to your customers.

CPC complies with operating requirements for cards issued by MasterCard® and Visa®.

Your settlement is unaffected with funds continuing to settle into your account in Australian Dollars.

#### Currencies Available

CAD	Canadian Dollars	HKD	Hong Kong Dollars	THB	Thai Bhat
CHF	Swiss Franc	SEK	Swedish Krona	NOK	Norwegian Kroner
DKK	Danish Krone	JPY	Japanese Yen	USD	US Dollars
EUR	Euro	SGD	Singapore Dollars	NZD	New Zealand Dollars
GBP	Pounds Sterling	MYR	Malaysian Ringgit	ZAR	South African Rand

\* Available currencies may vary from time to time.

#### Requirements before Commencing a transaction

Customer Preferred Currency can prove to be a valuable tool for your customers when completing transactions outside their home country. To use CPC, you must ensure that:

1. Your EFTPOS terminal will be automatically configured to recognise when an international MasterCard®, or Visa® card, is initiated
2. If "Acceptance Rate" comes up on the terminal, the cardholder must be informed that CPC is optional and has a choice of currencies between the customer's local currency and Australian dollars
3. The transaction amount will contain a 2.5% exchange rate mark-up
4. The cardholder has acknowledged that the merchant will conduct the CPC services.

**NOTE:** Exchange rate mark-up is payable to ANZ and WorldPay. Please do not impose any additional requirements or charges on the cardholder to process the transaction in the card's local currency.

## Card Not Present CPC transactions

- Disclose the following to the cardholder:
  - Total transaction amount in Australian Dollars
  - Exchange rate
  - Total transaction amount in the selected overseas currency (ie. the cardholder's billing currency)
- Provide a receipt that:
  - Confirms that the cardholder agrees to use CPC
  - Records the overseas currency agreed between the cardholder and merchant
  - Records the exchange rate utilised by the merchant to complete the transaction
  - Confirms that the cardholder's selection is final

## How to process a CPC transaction



Perform card security checks, please refer to section 6 Fraud minimisation for further information on card security checks.

PURCHASE AMOUNT?  
\$10.00

Key in the purchase amount then press ENTER.

CASH OUT AMOUNT?  
0.00

Press ENTER.

TOTAL AMOUNT?  
\$10.00

Verify the amount is correct and accept by pressing ENTER.



Insert or Swipe cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader  
Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

Please note that CPC is not available for contactless transactions.



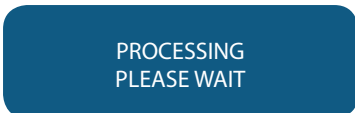
Press <▲> key for credit account.



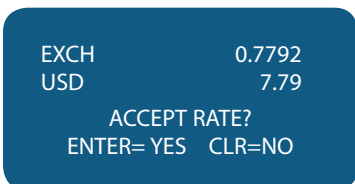
The selected account is displayed.



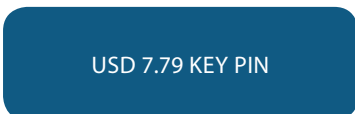
Have the cardholder enter their PIN then press ENTER.



Terminal status is displayed.



When this screen appears, you must offer the cardholder the choice to accept CPC or to pay in Australian Dollars. To accept CPC, the Cardholder should press ENTER (YES). To decline CPC, the Cardholder should press CLEAR (NO) and the transaction will continue in Australian dollars.



Have the cardholder enter their PIN if known then press ENTER or if the card allows just press ENTER.

**NOTE:** This screen only displays for Chip transactions when cardholder has accepted the exchange rate.



Please ensure that you check for approval of the transaction before completing the sale.

### SIGNATURE REQUIRED

If signature is required, have the customer sign the merchant copy signature record and compare it to the signature on the reverse of the customer's card. The customer copy is printed.

**NOTE:** For Visa® and MasterCard® CPC transactions, an additional **checkbox** will be printed on the receipt. The customer is required to tick this checkbox signifying acceptance of the conversion of the transaction amount into the currency of the card origin. Please refer to an example of CPC receipt on section 24 Filing and Retention of transaction Records and Vouchers for further information.

### SIGNATURE VERIFIED? ENTER=YES CLR=NO

Press ENTER if the signatures match, if not press CANCEL to abort the transaction. If the transaction is approved a customer transaction Record will be printed.

### REMOVE CARD SIGNATURE VERIFIED?

For a Chip Card transaction, this screen is displayed. Remove the card from the terminal and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

### CUSTOMER COPY? ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen.

## 17.4 Low Value Payments

Low Value Payments (LVP) is a convenient and efficient way of paying for goods and services when a small ticket payment transaction is detected. LVP is limited to scheme determined MCC codes. LVP processing will only be initiated if the low value payment function has been switched on and the selected account is credit, therefore the processing flow will be as per normal ANZ purchase transaction but PIN entry or Signature will not be required for the transaction if that is equal to or less than the respective card scheme's LVP limit.

This optional feature is promoted by the card schemes under following names or brandings:

- MasterCard® Quick Payment Service – QPS
- Visa® Easy Payment Service – VEPS
- AMEX Small Ticket – AST

When LVP function has been switched on, the requirements before Commencing a transaction for 'LVP' processing after 'Account Selection' as follows:

- transaction type = Purchase
- Account Type = Credit
- Amount of 'Purchase' is equal to or less than the 'LVP' transaction limit.

How to process a LVP transaction



Perform card security checks .

**NOTE:** Please refer to section 6 Fraud minimisation for further information on card security checks.

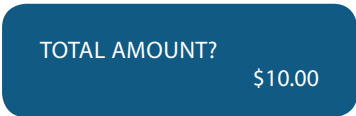


Key in the purchase amount then press ENTER.



Press ENTER.

**NOTE:** Cash-out is not available for LVP transaction.



Verify the amount is correct and accept by pressing ENTER.



Insert or Swipe cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.



Press <▲> key for credit account.



The selected account is displayed.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

TRANSACTION  
APPROVED

Please ensure that you check for approval of the transaction before completing the sale.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen.

## 18. Terminal Error Messages

Most messages are self-explanatory. Some may require assistance from ANZ Merchant Services. When contacting ANZ Merchant Services, please ensure you have your Merchant Identification or Terminal Identification number available.

If an error message appears on the terminal but is not listed below, please call ANZ Merchant Services on 1800 039 025 for assistance.

### Magnetic Stripe Card Processing

ACCOUNT TYPE  
ERROR

The account selected is not available. Press CLEAR and ask the cardholder to select another account.

TRAN CANCELLED  
CARD ERROR REFER

The Issuing Bank has rejected the card. Refer the cardholder to the Issuer and request an alternative method of payment.

TRAN CANCELLED  
EXPIRED CARD

The card is no longer valid. Refer the cardholder to the Issuer and request an alternative method of payment.

CARD MUST BE  
SWIPED

A card number for a debit card account (CHQ or SAV) cannot be manually entered. Press CLEAR then swipe the card through the Magnetic Stripe Card Reader. Follow the display screen prompts.

CARD  
NOT ACCEPTED

The ANZ network does not accept this card. Refer the cardholder to the Issuer and request an alternative method of payment.

CARD NUMBER  
INVALID

Card number keyed incorrectly. Press CLEAR then re-key the card number.

INVALID  
EXPIRY DATE

The "expiry" date entered is not the correct format. Press CLEAR and re-key the date in the format "mmyy" eg. 0614.

TRAN CANCELLED  
TRAN NOT ALLOWED

An invalid Cash-out or Refund transaction has been attempted where the transaction type has been disabled. Please contact ANZ Merchant Services.

NO LINE

The telephone cable has been disconnected or the line is not operational. Check the connection points are inserted correctly and whether the line is operational. Re-try the transaction. If this fails, revert to Manual Processing and seek authorisation for the transaction from the appropriate Authorisation Centre.

TRAN CANCELLED  
NO SIGNAL

A mobile signal cannot be detected. Please move to a site with a better signal.

SIM ERROR

An invalid SIM has been detected. Press ENTER to retry or CANCEL to cancel the transaction. If issue continues, please check the SIM and contact ANZ Merchant Services.

TRAN CANCELLED  
NOT AUTHORISED

Amount exceeds authorised limit or usage with that card. Refer the cardholder to their Issuer and request an alternative method of payment.

PIN INCORRECT  
PLEASE TRY AGAIN

The customer PIN was keyed incorrectly. Advise the customer to re-enter their PIN.

TRAN CANCELLED  
PIN ERROR REFER

The customer has incorrectly keyed the PIN three times. Refer the cardholder to their Issuer and request an alternative method of payment.

TIP AMOUNT  
EXCEEDS LIMIT

If the Tip amount exceeds 20% of the purchase transaction amount, the terminal displays this screen.





An asterisk sign (\*) is displayed when the terminal has stored Electronic Fallback (EFB) transactions.

### Chip Card Processing

TRAN CANCELLED  
CARD REMOVED

Displayed if the card is removed before the transaction is completed. Please ensure that the card remains in the terminal during the transaction process.

CHIP CARD  
NOT SUPPORTED

Displays when there are no applications on the chip supported by the terminal. If magnetic stripe fallback is supported, the terminal will prompt to swipe the Chip Card, alternatively request another method of payment.

TRAN CANCELLED  
CARD BLOCKED

Displayed if the card has been blocked by the Issuing Bank. Refer the cardholder to the Issuer and request an alternative method of payment.

CHIP APPLICATION  
NOT ACCEPTED

Refer the cardholder to the Issuer and request an alternative method of payment.

TRAN CANCELLED  
TRACK 2 MISMATCH

The transaction has been declined as details on the chip and card do not match. Refer the cardholder to the Issuer and request an alternative method of payment.

### Contactless Card Processing

USE ONE CARD  
PLEASE TRY AGAIN

Displays when the multiple cards presented, please ensure that only one card is presented and it is presented within 4cm of the Contactless Terminal reader, follow the prompt and try again.

CONTACTLESS NOT  
AVAILABLE

This error message displays when,

1. Card tapped incorrectly , please follow the prompt and try again
2. Transaction not allowed (e.g. Card blocked or Card Data Error), please follow the prompt for next action

TIMEOUT EXPIRED

Contactless transaction timed out, please follow the prompt and try again.

TRAN CANCELLED  
CHIP DECLINED

Contactless transaction declined by card, please seek alternative payment.

CTLESS ERR 35  
TRAN NOT ALLOWED

transaction not allowed due to Chip card data missing, please follow the prompt and try again.

CTLESS ERR 34  
NO MATCHING AID

Displays when the chip card AID(Application ID) not match, please follow the prompt and try again.

CTLESS ERR 33  
NO APPLICATION

This error message displays if there is no application in the card, please follow the prompt and try again.

CTLESS ERR 32  
USE CONTACT INTERFACE

Contactless is not allowed, please tap or swipe card.

CTLESS ERR 30  
CARD BLOCKED

Displays when the card is blocked please follow the prompt and try again.

CTLESS ERR 29  
TXN LIMIT EXCEEDED

The transaction amount exceeds the set transaction limit for the card, please follow the prompt and try again.

CTLESS ERR 31  
TRAN NOT ALLOWED

Display when transaction is not allowed, please follow the terminal prompt and try again.

## 19. Settlement

ANZ offers same day settlement, every day.

For ANZ business account holders, funds are available on the same day for ANZ POS Turbo 2 terminal transactions settled before 9.00pm (AEST).

For non-ANZ business account holders, ANZ transfers the funds to the merchant's bank on the following business day and the availability of the funds will be determined by the merchant's bank.

American Express, Diners Club and JCB will credit your bank account separately. Please check directly with these third parties for when funds are available as times may vary.

ANZ automatically performs Settlement for you if it has not been completed by 9pm (AEST). After ANZ has automatically settled, the terminal will print the Settlement report at the time you next perform a transaction. Remember to clear all EFB transactions and print your reports prior to Settlement.

The terminal cannot be used while Settlement is being processed, so it is strongly recommended to initiate settlement during a quiet period and at the same time each day.

### How to initiate manual settlement

ANZ EFTPOS MENU  
5. CARD NOT PRESENT  
6. TIPPING  
7. REPORTS

Press ENTER to go to ANZ EFTPOS MENU screen.  
Press <▼> key to go to REPORTS and then press ENTER or the number associated to select it.

REPORTS MENU  
1. TOTAL  
2. DETAIL REPORT  
3. SETTLEMENT

Press <▼> key to go to SETTLEMENT or the number associated to select it.

TOTALS REQD  
SUB                  SUM

Select Sub Totals (SUB) by pressing the <-> key or Summary Totals (SUM) by pressing the <▼> key.

CONNECTING  
PLEASE WAIT

The terminal connects to ANZ.

SUB TOTAL

If you select SUB, this screen displays. The terminal will generate a totals report prior to completing Settlement.

## SUMMARY TOTALS

If you select SUMM, this screen displays. The terminal will generate a summary report prior to completing Settlement.

## 20. Print Totals

The **Sub Totals** report lists the total number and amount of all transactions made since the last Settlement by card type. This report does include American Express, Diners Club and JCB total.

The **Summary Totals** report lists the total number and amount of credit and debit card transactions made since the last by transaction type. This does not include American Express, Diners Club or JCB totals.

The **Last Settlement Totals** report lists the amounts credited to your bank account at the last Settlement period. This does not include American Express, Diners Club or JCB totals.

The **Shift Totals** report lists the total number and amount of credit and debit card transactions made since the last shift closure by transaction type. It does not include American Express, Diners Club or JCB totals.

Refer to transaction Reports section for diagram examples of Totals reports.

### How to Print a Totals Report

ANZ EFTPOS MENU  
5. CARD NOT PRESENT  
6. TIPPING  
7. REPORTS

Press ENTER to go to ANZ EFTPOS MENU screen. Press<▼> key to go to REPORTS and then press ENTER or the number associated to select it.

REPORTS MENU  
1. TOTAL  
2. DETAIL REPORT  
3. SETTLEMENT

Press ENTER key to select TOTAL or the number associated to select it.

TOTALS  
SUB SUM LAST

Select SUB to produce a Sub Totals report, by pressing the <-> key.

Select SUMM to produce a Summary Totals report, by pressing the <▼> key.

Select LAST to produce a Last Settlement Summary Totals report, by pressing the <▲> key.

The terminal will print out a copy of the selected report.

## How to Print a Shift Report

If your business operates over an extended trading period and you have a shift process in place, you may find the Shift Report useful to provide information on the transactions performed during each shift.

This operates independently from your Settlement period. When you close off your shift, the Shift Total report will automatically print. You may also print the running total of your current shift without closing the Shift transactions.

## How to Start and Close a Shift

ANZ EFTPOS MENU  
5. CARD NOT PRESENT  
6. TIPPING  
7. REPORTS

Press ENTER to go to ANZ EFTPOS MENU screen.  
Press <▼> key to go to REPORTS and then press ENTER or the number associated to select it.

REPORTS MENU  
1. TOTAL  
2. DETAIL REPORT  
3. SETTLEMENT

Press ENTER key to select TOTAL or the number associated to select it.

TOTALS  
SUB SUM LAST

Press ENTER.

SHIFT TOTALS  
SHIFT LAST

Select SHFT by pressing the <-> key.

CLOSE TOTALS  
ENTER OR CLEAR

Press ENTER to close off your shift and print the Shift Total Report.

CONNECTING  
PLEASE WAIT

A new shift will begin.

PROCESSING  
PLEASE WAIT

TRANSACTION  
APPROVED

How to Print Previous Shift Totals



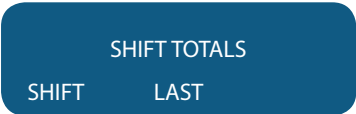
Press ENTER to go to ANZ EFTPOS MENU screen.  
Press <▼> key to go to REPORTS and then press  
ENTER or the number associated to select it.



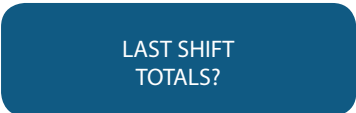
Press ENTER key to select TOTAL or the number  
associated to select it.



Press ENTER.



Select LAST by pressing the <▼> key to print the  
previous Shift Totals.



Press ENTER.



## 21. Reprint the Last Record

This function is provided for the operator to reprint when the terminal runs out of paper or a paper jam occurs.

### How to Reprint the Last Customer transaction Record

ANZ EFTPOS MENU  
6. TIPPING  
7. REPORTS  
8. SUPERVISOR

Press ENTER to go to ANZ EFTPOS MENU screen.  
Press <▼> key to go to SUPERVISOR and then press ENTER or the number associated to select it.

SUPERVISOR MENU  
1. INITIALISATION  
2. XTRA FUNCTIONS  
3. COPY

Press <▼> key to go to COPY and then press ENTER or the number associated to select it.

The format of the reprinted receipt or report is exactly the same as the original with the addition of the text **\*\*DUPLICATE COPY\*\*** printed at the top.

## 22. Transaction Detail Report

The transaction Detail report lists the masked card number, transaction reference number and transaction amount for each transaction for the Settlement date displayed.

ANZ EFTPOS MENU  
5. CARD NOT PRESENT  
6. TIPPING  
7. REPORTS

Press ENTER to go to ANZ EFTPOS MENU screen.  
Press <▼> key to go to REPORTS and then press ENTER or the number associated to select it.

REPORTS MENU  
1. TOTAL  
2. DETAIL REPORT  
3. SETTLEMENT

Press <▼> key to go to DETAIL REPORT and then ENTER or the number associated to select it.

DETAILED REPORT  
SETL DATE 220212

To print a transaction Detail report for the Settlement date displayed, press ENTER.

To select the previous Settlement date, press CLEAR.

To select the next previous Settlement date, press CLEAR again.

Press CLEAR a third time to revert to original Settlement date.

PRINTING

The terminal then prints out a Detail report for the Settlement period that is currently being displayed.

PRINT TIP REPORT?

This screen will be prompted if there is a TIP REPORT (only happens for tipping merchants) associated with the Settlement Date.

## 23. Configuring Comms

### To Configure Comms to Dial-up



Press the FUNC key.

FUNCTION?

Key in 9905 then press ENTER, ENTER.

SWIPE  
MERCHANT CARD

Swipe your EFTPOS Merchant Card (refer to section 3 for more information).

INTERFACE TYPE?  
1-STANDALONE

Please press ENTER.



COMMS MODE  
1-DIAL-UP CNP

Press 1 to choose Dial-up CNP and press ENTER.

CONNECTION  
1-STANDALONE

Please select 1 for Standalone and press ENTER.

ANZ LINE SPEED?  
1-1200

Please select 1 for 1200 and press ENTER.

TMS LINE SPEED?  
3-14400

Please select 3 for 14400 and press ENTER.

PRE/POST DIAL?  
1-PRE-DIAL

Please select 1 for PRE-DIAL and press ENTER.

DIAL MODE?  
1-TONE

Please select 1 for TONE and press ENTER.

PABX?  
0

Press ENTER.

If a 0 is required for an outside line, please ensure this is shown on this screen, otherwise press ENTER.

HOST PHONE NO?  
1800 XXX XXX

Press ENTER.

TMS PHONE NO?  
1800 XXX XXX

Press ENTER.

QUICK DIAL?  
1-ON

Press ENTER.

TMS NII  
XXX

Press ENTER.

ANZ SHA?  
48XXXXXXXX

Press ENTER.

## Terminal Initialization



Please press ENTER to go to ANZ EFTPOS MENU.

ANZ EFTPOS MENU  
6. TIPPING  
7. REPORTS  
8. SUPERVISOR

Press <▼> key to go to SUPERVISOR and then press ENTER or number associated to select it.

SUPERVISOR MENU  
1. INITIALISATION  
2. XTRA FUNCTIONS  
3. COPY

Press <▼> key to go to INITIALISATION and then press ENTER or number associated to select it.

INITIALISE?  
ENTER OR CLEAR?

Press ENTER.

INITIALISING  
PLEASE WAIT

Terminal status is displayed.

INIT APPROVED

The terminal has completed the initialisation.

### To Configure Comms to GPRS



Press the FUNC key.

FUNCTION?

Key in 9905 then press ENTER, ENTER.

SWIPE  
MERCHANT CARD

Please swipe your EFTPOS Merchant Card (refer to section 3 for more information).

INTERFACE TYPE?  
1-STANDALONE

Please press ENTER.

COMMS MODE  
6-GPRS

Press 6 to choose GPRS and press ENTER.

HOST IP ADDRESS  
XXX.XXX.XXX.XXX

Press ENTER.

HOST PORT  
XXXX

Press ENTER.

PRE/POST DIAL?  
1-PRE-DIAL

Please select 1 for PRE-DIAL and press ENTER.

TMS SHA?  
48XXXXXXXX

Press ENTER.

TMS NII  
XXX

Press ENTER.

ANZ SHA?  
48XXXXXXXX

Press ENTER.

APN?  
XXXXXXXXXXXXX

## Terminal Initialisation

INIT REQUIRED



Please press ENTER to go to ANZ EFTPOS MENU.

ANZ EFTPOS MENU  
6. TIPPING  
7. REPORTS  
8. SUPERVISOR

Press <▼> key to go to SUPERVISOR and then press ENTER or number associated to select it.

SUPERVISOR MENU

1. INITIALISATION

2. XTRA FUNCTIONS

3. COPY

Press <▼> key to go to INITIALISATION and then press ENTER or number associated to select it.

INITIALISE?  
ENTER OR CLEAR?

Press ENTER.

INITIALISING  
PLEASE WAIT

Terminal status is displayed.

INIT APPROVED

The terminal has completed the initialisation.

### To Configure Comms to IP



Press FUNC key.

FUNCTION?

Key in 9905 then press ENTER.

CONFIG PARAMS?  
ENTER OR CLEAR

ENTER.

SWIPE  
MERCHANT CARD

Swipe your EFTPOS Merchant Card

**NOTE:** If you do not have this, press CLEAR and manually key in the Terminal ID, then press ENTER

INTERFACE TYPE?  
1 - STANDALONE

1 for STANDALONE & Press ENTER.

COMMS MODE

Key in 7 for IP SSL, then Press ENTER.

SECONDARY COMMS MODE?  
0 - NONE

Key in 0 for no secondary comms, then press ENTER.

PRE/POST DIAL?  
1 - PRE-DIAL

Press ENTER.

Default first value is 1 – Pre Dial.

TMS SHA?  
4982805403

Press ENTER.

Default value is 4982805403.

TMS NII?  
201

Press ENTER.

Default value is 201.

ANZ SHA?  
4982805110

Press ENTER.

Default value is 4982805110.

IP SSL ADDRESS PRI  
199.225.137.142

Press ENTER

Default value is 119.225.137.142

**NOTE:** If you have a firewall, ensure that the IP address is open for connection.

IP SSL PORT PRI  
01008

Press ENTER

Default value is 01008

**NOTE:** if you have a firewall, ensure that the IP port is open for connection .

IP SSL ADDRESS SEC  
119.225.215.182

Press ENTER

Default value is 119.225.215.182

**NOTE:** if you have a firewall, ensure that the IP address is open for connection.

IP SSL PORT SEC  
01009

Press ENTER.

Default value is 01009.

**NOTE:** if you have a firewall, ensure that the IP port is open for connection.

Press ENTER.

IP SSL ADDRESS TER  
119.225.137.142

Default value is 119.225.137.142.

**NOTE:** if you have a firewall, ensure that the IP address is open for connection.

Press ENTER.

IP SSL PORT TER  
01008

Default value is 01008.

**NOTE:** if you have a firewall, ensure that the IP port is open for connection.

Press ENTER.

IP SSL HEADER TYPE?  
1 - CNP

Default first value is 1 – CNP.

### Terminal Initialisation



Please press ENTER to go to ANZ EFTPOS MENU.

ANZ EFTPOS MENU  
6. TIPPING  
7. REPORTS  
8. SUPERVISOR

Press <▼> key to go to SUPERVISOR and then press ENTER or number associated to select it.

SUPERVISOR MENU  
1. INITIALISATION  
2. XTRA FUNCTIONS  
3. COPY

Press <▼> key to go to INITIALISATION and then press ENTER or number associated to select it.

INITIALISE?  
ENTER OR CLEAR?

Press ENTER.

INITIALISING  
PLEASE WAIT

Terminal status is displayed.

INIT APPROVED

The terminal has completed the initialisation.

## 24. Filing and Retention of Transaction Records and Vouchers

Please make sure you retain your copies of manual credit card, cheque and savings account transaction Vouchers, transaction Records and all MOTO transaction Records and associated order details in a secure place for a period of 30 months from the date of the transaction or such other period required by Law or notified by ANZ.


For easy retrieval of Vouchers and transaction Records, it is recommended to file them in date order.

Check your Vouchers and transaction Records against your monthly ANZ Merchant Statement.

Ensure all Vouchers and transaction Records are destroyed after 30 months, preferably by shredding or tearing into small pieces.



## Chip card receipt example



**MERCHANT COPY**

XYZ MERCHANT  
890 ABC ST  
MELBOURNE 3000

TERMINAL ID	00013005006		
Visa		CR	
8804			
PUR	AUD	\$600.00	

---

**SIGNATURE**

Visa CREDIT

AID                      A0000000031010

APSN 00                C08006 ATC 0097

**APPROVED**

STAN: 005753

17/02/12 14:33

**AUTH: 995563**

Merchant details

Terminal ID, the type of the card that has been used and last 4 digit number for that card

This section indicates the transaction type and transaction amount

Signature line is required for cardholder to sign the signature

These are the details from the chip card that was used for this transaction.

**NOTE:** This message will not be shown on the receipt for hand keyed or magnetic stripe card transactions

CPC Receipt example



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
7897

PUR	AUD	\$35.80
TRANSACTION CURRENCY	SGD	
EXCH. RATE	1.2943	
TOTAL	SGD	46.34

These are the transaction currency details that record the transaction currency and exchange rate which has been used and total amount in that particular currency.

SIGNATURE

APPROVED                      AUTH: 280758  
STAN: 005191  
20/02/11 10:43

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL  
CURRENCY. I ACKNOWLEDGE  
THE CURRENCY CONVERSION  
SERVICE IS CONDUCTED  
BY ANZ.

EXCH. RATE MARK UP 2.5%  
COMMISSION/FEE \$0.00

For CPC transactions using a Visa® or MasterCard® card, a respective disclaimer will be printed on the receipt.

The **mark-up on the exchange rate** over a wholesale rate or government rate will be printed on the receipt with any commissions or fees charged printed separately for CPC Visa® transaction only.

[ ] I AGREE TO THE INFORMATION ABOVE

An “Accept” box is required to be ticked by the cardholder for Visa® and MasterCard® CPC transactions to indicate that the cardholder expressly agrees the information that is listed above.

Transaction Records for Magnetic Stripe Cards

Purchase Transaction Record – No Signature Required



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID	00013005007
Visa	CR
9991	

PUR	AUD	\$600.00
-----	-----	----------

<b>APPROVED</b>	<b>AUTH: 696232</b>
STAN: 005456	
20/02/12 09:41	



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID	00013005007
Visa	CR
9991	

PUR	AUD	\$600.00
-----	-----	----------

<b>APPROVED</b>	<b>AUTH: 696232</b>
STAN: 005456	
20/02/12 09:41	

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Transaction Records for Magnetic Stripe Cards

Purchase Transaction Record – Signature Required\*

					
<b>MERCHANT COPY</b>			<b>CUSTOMER COPY</b>		
XYZ MERCHANT 890 PARK ST MELBOURNE 3000			XYZ MERCHANT 890 PARK ST MELBOURNE 3000		
TERMINAL ID	00013005007		TERMINAL ID	00013005007	
Visa	CR		Visa	CR	
9992			9992		
PUR	AUD	\$600.00	PUR	AUD	\$600.00
<hr/>			<b>APPROVED</b>		
<b>SIGNATURE</b>			<b>AUTH: 89273</b>		
<b>APPROVED</b>			STAN: 005746		
STAN: 005746			20/02/12 09:43		
20/02/12 09:43			MESSAGE LINE 1		
			MESSAGE LINE 2		
			PLEASE RETAIN FOR YOUR RECORD		

\*NOTE: The hand key transaction Record is the same as Magnetic Stripe Card transaction record.

Purchase with Tip@Terminal Transaction Records – No Signature Required

**MERCHANT COPY**XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000TERMINAL ID                      00013005007  
Visa    CR  
9991

PUR	AUD	\$600.00
TIP		\$10.00
<b>TOTAL</b>	<b>AUD</b>	<b>\$610.00</b>

**APPROVED**                      **AUTH: 696542**  
STAN: 005458  
20/02/11 09:46**CUSTOMER COPY**XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000TERMINAL ID                      00013005007  
Visa    CR  
9991

PUR	AUD	\$600.00
TIP		\$10.00
<b>TOTAL</b>	<b>AUD</b>	<b>\$610.00</b>

**APPROVED**                      **AUTH: 696542**  
STAN: 005458  
20/02/11 09:46MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase with Tip@Terminal Transaction Records – Signature Required



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
9991

PUR	AUD	\$600.00
TIP		\$10.00
<b>TOTAL</b>	<b>AUD</b>	<b>\$610.00</b>

-----  
SIGNATURE

**APPROVED**                      **AUTH: 704014**  
STAN: 005499  
20/02/11 11:51



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
9991

PUR		\$600.00
TIP		\$10.00
<b>TOTAL</b>	<b>AUD</b>	<b>\$610.00</b>

**APPROVED**                      **AUTH: 704014**  
STAN: 005499  
20/02/11 11:51

MESSAGE LINE 1  
MESSAGE LINE 2  
  
PLEASE RETAIN FOR YOUR RECORD

Tip Transaction

ANZ TIP ADDED REPORT		
TERMINAL ID	00013005007	
Visa		CR
437731 991		1213
PUR	AUD	\$600.00
TIP		\$10.00
TOTAL		\$610.00
AS AT 20/02/12		
REC NO:1483		
20/02/12 09:45		

EFB Purchase Transaction



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
7897

PUR                                      AUD                                      \$10.91

-----  
SIGNATURE

**APPROVED \***                      **AUTH: 366998**  
23/01/12 10:42                      REC NO:0344



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
7897

PUR                                      AUD                                      \$10.91

**APPROVED \***                      **AUTH: 366998**  
23/01/12 10:42                      REC NO:0344

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



## CPC Purchase MasterCard® Transaction Records

**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
MasterCard®                      CR  
7898

PUR	AUD	\$39.80
TRANSACTION CURRENCY	EUR	
EXCH. RATE		0.6406
<b>TOTAL</b>	<b>EUR</b>	<b>25.50</b>

-----  
**SIGNATURE**

**APPROVED**                      **AUTH: 698245**  
STAN: 005471  
20/02/12 10:43

I HAVE CHOSEN NOT TO USE THE  
MasterCard® CURRENCY CONVERSION  
PROCESS AND AGREE THAT I WILL HAVE  
NO RECOURSE AGAINST MasterCard®  
CONCERNING THE CURRENCY  
CONVERSION OR ITS DISCLOSURE.

EXCH. RATE MARK UP 2.5%

☐ I AGREE TO THE INFORMATION ABOVE

**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
MasterCard®                      CR  
7898

PUR	AUD	\$39.80
TRANSACTION CURRENCY	EUR	
EXCH. RATE		0.6406
<b>TOTAL</b>	<b>EUR</b>	<b>25.50</b>

**APPROVED**                      **AUTH: 698245**  
STAN: 005471  
20/02/12 10:43

MESSAGE LINE 1  
MESSAGE LINE 2

I HAVE CHOSEN NOT TO USE THE  
MasterCard® CURRENCY CONVERSION  
PROCESS AND AGREE THAT I WILL HAVE  
NO RECOURSE AGAINST MasterCard®  
CONCERNING THE CURRENCY CONVERSION  
OR ITS DISCLOSURE.

PLEASE RETAIN FOR YOUR RECORD

EXCH. RATE MARK UP 2.5%

☐ I AGREE TO THE INFORMATION ABOVE



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
7897

PUR	AUD	\$35.80
TRANSACTION CURRENCY	SGD	
EXCH. RATE		1.2943
<b>TOTAL</b>	<b>SGD</b>	<b>46.34</b>

-----  
SIGNATURE

**APPROVED**                      **AUTH: 280758**  
STAN: 005191  
20/02/11 10:43

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%  
COMMISSION/FEE \$0.00

[ ] I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
7897

PUR	AUD	\$35.80
TRANSACTION CURRENCY	SGD	
EXCH. RATE		1.2943
<b>TOTAL</b>	<b>SGD</b>	<b>46.34</b>

**APPROVED**                      **AUTH: 280758**  
STAN: 005191  
20/02/11 10:43

MESSAGE LINE 1  
MESSAGE LINE 2

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%  
COMMISSION/FEE \$0.00

[ ] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

CPC Purchase With Tip@Terminal Transaction – Exchange Rate Accepted and Signature Required



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
0014

PUR	AUD	\$35.00
TIP	AUD	\$3.50
TRANSACTION CURRENCY		USD
EXCH. RATE		0.7792
<b>TOTAL</b>	<b>USD</b>	<b>30.00</b>

-----  
SIGNATURE

**APPROVED**                      **AUTH: 702456**  
STAN: 005465  
20/02/12 11:29

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%  
COMMISSION/FEE \$0.00

[ ] I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
0014

PUR	AUD	\$35.00
TIP	AUD	\$3.50
TRANSACTION CURRENCY		USD
EXCH. RATE		0.7792
<b>TOTAL</b>	<b>USD</b>	<b>30.00</b>

**APPROVED**                      **AUTH: 702456**  
STAN: 005465  
20/02/12 11:29

MESSAGE LINE 1  
MESSAGE LINE 2

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%  
COMMISSION/FEE \$0.00

[ ] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

CPC Pre-Authorisation Records



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
9999999999999999                      1212

PRE AUTH AUD                      \$25.80  
TRANSACTION CURRENCY                      SGD  
EXCH. RATE                      1.2943  
**TOTAL                      SGD                      33.39**

**APPROVED                      AUTH: 282099**  
STAN: 005212  
23/01/12 11:06

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%  
COMMISSION/FEE \$0.00

[ ] I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013009847  
Visa    CR  
7897

PRE AUTH AUD                      \$25.80  
TRANSACTION CURRENCY                      SGD  
EXCH. RATE                      1.2943  
**TOTAL                      SGD                      33.39**

**APPROVED                      AUTH: 282099**  
STAN: 005212  
23/01/12 11:06

MESSAGE LINE 1  
MESSAGE LINE 2

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%  
COMMISSION/FEE \$0.00

[ ] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

## Pre-Authorisation Completion Transaction – Signature required

**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa                                      CR  
9999

COMP	AUD	\$25.80
TRANSACTION CURRENCY	SGD	
EXCH. RATE		1.2943
<b>TOTAL</b>	<b>SGD</b>	<b>33.39</b>

-----  
**SIGNATURE**

**APPROVED**                      **AUTH: 282099**  
STAN: 005212  
23/01/12 12:05

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%  
COMMISSION/FEE \$0.00

☐ I AGREE TO THE INFORMATION ABOVE

**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013009847  
Visa                                      CR  
7897

COMP	AUD	\$25.80
TRANSACTION CURRENCY	SGD	
EXCH. RATE		1.2943
<b>TOTAL</b>	<b>SGD</b>	<b>33.39</b>

**APPROVED**                      **AUTH: 282099**  
STAN: 005212  
23/01/12 12:05

MESSAGE LINE 1  
MESSAGE LINE 2

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%  
COMMISSION/FEE \$0.00

☐ I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

## Transaction Records for Chip Cards

### Purchase Transaction Record – No Signature Required



#### MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005006  
Visa    CR  
8804

PUR                      AUD                      \$600.00

Visa CREDIT

AID                                      A0000000031010  
APSN 00                      C00002 ATC 0096

**APPROVED**                      **AUTH: 485291**  
STAN: 005356  
17/02/12 14:23



#### CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005006  
Visa    CR  
8804

PUR                      AUD                      \$600.00

Visa CREDIT

AID                                      A0000000031010  
APSN 00                      C00002 ATC 0096

**APPROVED**                      **AUTH: 485291**  
STAN: 005356  
17/02/12 14:23

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

## Purchase Transaction Record – Signature Required

**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005006  
Visa    CR  
8804

PUR                      AUD                      \$600.00

-----  
**SIGNATURE**

Visa CREDIT  
AID                                      A0000000031010  
APSN 00                      C08006 ATC 0097

**APPROVED**                      **AUTH: 995563**  
STAN: 005753  
17/02/12 14:33

**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005006  
Visa    CR  
8804

PUR                      AUD                      \$600.00

Visa CREDIT  
AID                                      A0000000031010  
APSN 00                      C08006 ATC 0097

**APPROVED**                      **AUTH: 995563**  
STAN: 005753  
17/02/12 14:33

MESSAGE LINE 1  
MESSAGE LINE 2  
  
PLEASE RETAIN FOR YOUR RECORD



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005006  
Visa    CR  
8804

PUR		\$600.00
TIP		\$10.00
<b>TOTAL</b>	<b>AUD</b>	<b>\$610.00</b>

Visa CREDIT

AID	A0000000031010
APSN 00	C00002 ATC 0099

<b>APPROVED</b>	<b>AUTH: 497491</b>
STAN: 005362	
17/02/12 16:06	



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005006  
Visa    CR  
8804

PUR		\$600.00
TIP		\$10.00
<b>TOTAL</b>	<b>AUD</b>	<b>\$610.00</b>

Visa CREDIT

AID	A0000000031010
APSN 00	C00002 ATC 0099

<b>APPROVED</b>	<b>AUTH: 497491</b>
STAN: 005362	
17/02/12 16:06	

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



Purchase with Tip@Terminal Transaction Records – Signature Required



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005006  
Visa    CR  
8804

PUR	AUD	\$600.00
TIP	AUD	\$10.00
<b>TOTAL</b>	<b>AUD</b>	<b>\$610.00</b>

-----  
**SIGNATURE**

Visa CREDIT  
AID                                      A0000000031010  
APSN 00                              C08006 ATC 0098

**APPROVED**                      **AUTH: 447699**  
STAN: 005838  
17/02/12 16:05



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005006  
Visa    CR  
8804

PUR	AUD	\$600.00
TIP	AUD	\$10.00
<b>TOTAL</b>	<b>AUD</b>	<b>\$610.00</b>

Visa CREDIT  
AID                                      A0000000031010  
APSN 00                              C08006 ATC 0098

**APPROVED**                      **AUTH: 447699**  
STAN: 005838  
17/02/12 16:05

MESSAGE LINE 1  
MESSAGE LINE 2  
  
PLEASE RETAIN FOR YOUR RECORD

Purchase Contactless Transaction – Offline Without Signature Required



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005006  
MasterCard®                      CR  
1703

PUR                      AUD                      \$5.00

                    ANZ BANK  
AID                      A0000000041010  
APSN 00                      P—Y18 ATC 0049

**APPROVED\***                      REC NO.0262  
23/02/12 14:56



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005006  
MasterCard®                      CR  
1703

PUR                      AUD                      \$5.00

                    ANZ BANK  
AID                      A0000000041010  
APSN 00                      P—Y18 ATC 0049

**APPROVED\***                      REC NO.0262  
23/02/12 14:56

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase Contactless Transaction – No Signature Required



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID	00013005006
Visa	CR
8804	

PUR	AUD	\$15.00
-----	-----	---------

Visa CREDIT	
AID	A0000000041010
APSN 00	P00002 ATC 00A2

<b>APPROVED</b>	<b>AUTH: 923559</b>
STAN:005401	
23/02/12 15:00	



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID	00013005006
Visa	CR
8804	

PUR	AUD	\$15.00
-----	-----	---------

Visa CREDIT	
AID	A0000000041010
APSN 00	P00002 ATC 00A2

<b>APPROVED</b>	<b>AUTH: 923559</b>
STAN:005401	
23/02/12 15:00	

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase Contactless Transaction – Signature Required



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005006  
Visa    CR  
8804

PUR                      AUD                      \$10.00

-----  
**SIGNATURE**

Visa CREDIT  
AID                                      A0000000041010  
APSN 00                              P08086 ATC 00A3

**APPROVED**                      **AUTH: 923650**  
STAN:005401  
23/02/12 15:03



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005006  
Visa    CR  
8804

PUR                      AUD                      \$10.00

Visa CREDIT  
AID                                      A0000000041010  
APSN 00                              P08086 ATC 00A3

**APPROVED**                      **AUTH: 923650**  
STAN:005401  
23/02/12 15:03

MESSAGE LINE 1  
MESSAGE LINE 2  
  
PLEASE RETAIN FOR YOUR RECORD

## Chip Refund Transaction – No Signature Required

**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
5400

\*REFUND\* AUD                                      \$25.00

                                 Visa CREDIT  
AID                                      A0000000031010  
APSN 00

**APPROVED**                                      **AUTH: 179713**  
STAN: 005472  
20/02/12 11:10

**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
5400

\*REFUND\* AUD                                      \$25.00

                                 Visa CREDIT  
AID                                      A0000000031010  
APSN 00

**APPROVED**                                      **AUTH: 179713**  
STAN: 005472  
20/02/12 11:10

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Chip Refund Transaction – Signature Required



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
5400

\*REFUND\* AUD    \$25.00

-----  
**SIGNATURE**

Visa CREDIT  
AID    A0000000031010  
APSN 01

**APPROVED**    **AUTH: 426113**  
STAN: 005473  
20/02/12 11:11



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
5400

\*REFUND\* AUD    \$25.00

Visa CREDIT  
AID    A0000000031010  
APSN 01

**APPROVED**    **AUTH: 426113**  
STAN: 005473  
20/02/12 11:11

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

## Chip Purchase Transaction – Offline

**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
0010

PUR                      AUD                      \$1.00

                                 Visa CREDIT  
AID                                      A0000000031010  
APSN 01                              C--Y17 ATC 0001

**APPROVED\***

20/02/12 13:58

REC NO:0635

**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
0010

PUR                      AUD                      \$1.00

                                 Visa CREDIT  
AID                                      A0000000031010  
APSN 01                              C--Y17 ATC 0001

**APPROVED\***

20/02/12 13:58

REC NO:0635

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
0014

PUR	AUD	\$25.80
TRANSACTION CURRENCY	USD	
EXCH. RATE		0.7792
<b>TOTAL</b>	<b>USD</b>	<b>20.10</b>

Visa CREDIT  
AID                                      A0000000031010  
APSN 01                              C00001 ATC 005E

**APPROVED**                      **AUTH: 702416**  
STAN: 005483  
20/02/12 11:24

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%  
COMMISSION/FEE \$0.00

[ ] I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
0014

PUR	AUD	\$25.80
TRANSACTION CURRENCY	USD	
EXCH. RATE		0.7792
<b>TOTAL</b>	<b>USD</b>	<b>20.10</b>

Visa CREDIT  
AID                                      A0000000031010  
APSN 01                              C00001 ATC 005E

**APPROVED**                      **AUTH: 702416**  
STAN: 005483  
20/02/12 11:24

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%  
COMMISSION/FEE \$0.00

[ ] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD



## CPC Purchase Transaction – Exchange Rate Accepted and Signature Required

**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
0010

PUR	AUD	\$25.80
TRANSACTION CURRENCY	USD	
EXCH. RATE	0.7792	
<b>TOTAL</b>	<b>USD</b>	<b>20.10</b>

-----  
**SIGNATURE**

Visa CREDIT  
AID                                      A0000000031010  
APSN 01                              C08006 ATC 005E

**APPROVED**                      **AUTH: 703708**  
STAN: 005495  
20/02/12 11:46

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%  
COMMISSION/FEE \$0.00

☐ I AGREE TO THE INFORMATION ABOVE

**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
0010

PUR	AUD	\$25.80
TRANSACTION CURRENCY	USD	
EXCH. RATE	0.7792	
<b>TOTAL</b>	<b>USD</b>	<b>20.10</b>

Visa CREDIT

AID                                      A0000000031010  
APSN 01                              C08006 ATC 005E

**APPROVED**                      **AUTH: 703708**  
STAN: 005495  
20/02/12 11:46

MESSAGE LINE 1  
MESSAGE LINE 2

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%  
COMMISSION/FEE \$0.00

☐ I AGREE TO THE INFORMATION ABOVE  
PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
0014

PUR	AUD	\$35.00
TIP	AUD	\$3.50
TRANSACTION CURRENCY		USD
EXCH. RATE		0.7792
<b>TOTAL</b>	<b>USD</b>	<b>30.00</b>

Visa CREDIT  
AID                                      A0000000031010  
APSN 01                              C00001 ATC 0060

**APPROVED**                      **AUTH: 702628**  
STAN: 005485  
20/02/12 11:28

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%  
COMMISSION/FEE \$0.00

[ ] I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
0014

PUR	AUD	\$35.00
TIP	AUD	\$3.50
TRANSACTION CURRENCY		USD
EXCH. RATE		0.7792
<b>TOTAL</b>	<b>USD</b>	<b>30.00</b>

Visa CREDIT  
AID                                      A0000000031010  
APSN 01                              C00001 ATC 0060

**APPROVED**                      **AUTH: 702628**  
STAN: 005485  
20/02/12 11:28

MESSAGE LINE 1  
MESSAGE LINE 2

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%  
COMMISSION/FEE \$0.00

[ ] I AGREE TO THE INFORMATION ABOVE  
PLEASE RETAIN FOR YOUR RECORD

CPC Purchase With Tip@Terminal Transaction – Exchange Rate Accepted and Signature Required



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID	00013005007
Visa	CR
0014	
PUR	AUD \$35.00
TIP	AUD \$3.50
TRANSACTION CURRENCY	USD
EXCH. RATE	0.7792
<b>TOTAL</b>	<b>USD 30.00</b>

-----  
**SIGNATURE**

Visa CREDIT  
AID A0000000031010  
APSN 01 C08006 ATC 0060

**APPROVED** **AUTH: 702456**  
STAN: 005465  
20/02/12 11:29

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%  
COMMISSION/FEE \$0.00

[ ] I AGREE TO THE INFORMATION ABOVE



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID	00013005007
Visa	CR
0014	
PUR	AUD \$35.00
TIP	AUD \$3.50
TRANSACTION CURRENCY	USD
EXCH. RATE	0.7792
<b>TOTAL</b>	<b>USD 30.00</b>

Visa CREDIT

AID A0000000031010  
APSN 01 C08006 ATC 0060

**APPROVED** **AUTH: 702456**  
STAN: 005465  
20/02/12 11:29

MESSAGE LINE 1  
MESSAGE LINE 2

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%  
COMMISSION/FEE \$0.00

[ ] I AGREE TO THE INFORMATION ABOVE  
PLEASE RETAIN FOR YOUR RECORD

Other Transactions

Initialisation

ANZ INITIALISATION

TERMINAL ID                      00013005006

**APPROVED 00**

STAN: 005354  
17/02/12 14:11

Cash-out



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
DEBIT CARD AC                      SAV  
9930

CASH OUT AUD                      \$25.00

**APPROVED                      AUTH: 649381**  
STAN: 005511  
20/02/12 13:06



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
DEBIT CARD AC                      SAV  
9930

CASH OUT AUD                      \$25.00

**APPROVED                      AUTH: 649381**  
STAN: 005511  
20/02/12 13:06

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
DEBIT CARD AC                      SAV  
9930

PUR		\$10.00
CASH OUT		\$10.00
<b>TOTAL</b>	<b>AUD</b>	<b>\$20.00</b>

**APPROVED**                      **AUTH: 944945**  
STAN: 005510  
20/02/12 13:06



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
DEBIT CARD AC                      SAV  
9930

PUR		\$10.00
CASH OUT		\$10.00
<b>TOTAL</b>	<b>AUD</b>	<b>\$20.00</b>

**APPROVED**                      **AUTH: 944945**  
STAN: 005510  
20/02/12 13:06

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Refund



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
DEBIT CARD AC                      SAV  
9930

\*REFUND\* AUD                      \$100.00

**APPROVED**                      **AUTH: 897589**  
STAN: 005520  
20/02/11 13:16



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
DEBIT CARD AC                      SAV  
9930

\*REFUND\* AUD                      \$100.00

**APPROVED**                      **AUTH: 897589**  
STAN: 005520  
20/02/11 13:16

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

EFB Transaction Record  
EFB Purchase



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
9991

PUR                      AUD                      \$10.91

-----

SIGNATURE

**APPROVED \***                      **AUTH: 123456**  
20/02/12 13:07                      REC NO:0604



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
9991

PUR                      AUD                      \$10.91

**APPROVED \***                      **AUTH: 123456**  
20/02/12 13:07                      REC NO:0604

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
9991

\*REFUND\* AUD    \$10.91

-----  
SIGNATURE

APPROVED\*    REC NO:0623  
20/02/12 13:34



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
9991

\*REFUND\* AUD    \$10.91

APPROVED\*    REC NO:0623  
20/02/12 13:34

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



## Pre-Authorisation Transaction – Magnetic Stripe Cards with No Signature Required

**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
9999999999999999                      1213

PRE AUTH AUD                      \$25.80

**APPROVED**                      **AUTH: 710763**  
STAN: 005540  
20/02/12 13:43

**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
9999999999999999                      1213

PRE AUTH AUD                      \$25.80

**APPROVED**                      **AUTH: 710763**  
STAN: 005540  
20/02/12 13:43

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Pre-Authorisation Transaction – Chip Cards with No Signature Required



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
9999999999999999                      1122

PRE AUTH AUD                      \$25.80

   Visa CREDIT  
AID    A0000000031010  
APSN 00                                      C00002 ATC 004B

**APPROVED**                      **AUTH: 709848**  
STAN: 005528  
20/02/12 13:28



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
9999999999999999                      1122

PRE AUTH AUD                      \$25.80

   Visa CREDIT  
AID    A0000000031010  
APSN 00                                      C00002 ATC 004B

**APPROVED**                      **AUTH: 709848**  
STAN: 005528  
20/02/12 13:28

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

## Pre-Authorisation Transaction – Chip Cards with Signature Required

**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
9999999999999999                      1122

PRE AUTH AUD                      \$25.80

-----  
**SIGNATURE**

   Visa CREDIT  
AID    A0000000031010  
APSN 00                                      C08006 ATC 004C

**APPROVED**                      **AUTH: 709848**  
STAN: 005529  
20/02/12 13:29

**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
9999999999999999                      1122

PRE AUTH AUD                      \$25.80

   Visa CREDIT  
AID    A0000000031010  
APSN 00                                      C08006 ATC 004C

**APPROVED**                      **AUTH: 709848**  
STAN: 005529  
20/02/12 13:29

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Chip Card Pre-Authorisation Completion Transaction – Signature required



MERCHANT COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
9999

COMP                      AUD                      \$25.80

-----  
SIGNATURE

Visa CREDIT  
AID                                      A0000000031010  
APSN 00

APPROVED                      AUTH: 709848  
STAN: 005529  
20/02/12 13:35



CUSTOMER COPY

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa    CR  
9999

COMP                      AUD                      \$25.80

Visa CREDIT  
AID                                      A0000000031010  
APSN 00

APPROVED                      AUTH: 709848  
STAN: 005529  
20/02/12 13:35

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

## Mail Order Transaction

## Telephone Order Transaction

**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa                                      CR  
5400  
PUR                      AUD                      \$22.00

RECURRING MAIL ORDER

**APPROVED**                      **AUTH: 525461**  
STAN: 005223  
23/01/12 11:28

**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa                                      CR  
5400  
PUR                      AUD                      \$58.96

SINGLE PHONE ORDER

**APPROVED**                      **AUTH: 594325**  
STAN: 005224  
23/01/12 11:29

## Ecommerce Transaction

**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
Visa                                      CR  
5400  
PUR                      AUD                      \$25.80

INSTALMENT ECOMMERCE

**APPROVED**                      **AUTH: 658513**  
STAN: 005556  
20/02/12 14:25

## Reports

### Summary Totals Report

ANZ SUMMARY TOTALS	
TERMINAL ID	00013005007
PUR	\$1969.55 0032
CASH	\$300.00 0003
RFND	\$417.82 0008
TOTAL	\$1851.73 0043
<b>APPROVED 00</b>	
STAN: 005468	
20/02/12 10:10	

### Failed Summary Totals

ANZ SUMMARY TOTALS	
TERMINAL ID	00013005007
PUR	\$0.00 0000
CASH	\$0.00 0000
RFND	\$0.00 0000
TOTAL	\$0.00 0000
<b>DECLINED XX</b>	
SYSTEM ERROR	
STAN: 005827	
20/02/12 13:00	

(xx indicates an error response code)

Sub-Totals

Failed sub-totals

ANZ SUMMARY TOTALS		
TERMINAL ID	00013009847	
DEBIT CARD AC		
PUR	\$100.00	0001
CASH	\$300.00	0003
RFND	\$100.00	0001
TOTAL	\$300.00	0005
Visa		
PUR	\$1192.64	0018
CASH	\$0.00	0000
RFND	\$217.82	0005
TOTAL	\$974.82	0023
MasterCard®		
PUR	\$676.91	0013
CASH	\$0.00	0000
RFND	\$100.00	0002
TOTAL	\$576.91	0015
TOTALS		
PUR	\$1969.55	0032
CASH	\$300.00	0003
RFND	\$417.82	0008
TOTAL	\$1851.73	0043
APPROVED 00		
STAN: 005821		
20/02/12 13:33		

ANZ SUMMARY TOTALS		
TERMINAL ID	00013009847	
AS AT 00/00/00		
PUR	\$0.00	0000
CASH	\$0.00	0000
RFND	\$0.00	0000
TOTAL	\$0.00	0000
DECLINED 05		
SYSTEM ERROR		
STAN: 005828		
05/03/11 01:01		

Transaction Detail Report

XYZ MERCHANT 890 PARK ST MELBOURNE 3000	
ANZ EFTPOS DETAIL REPORT AS AT 21/02/12	
TERMINAL ID	00013005007
0643 45640 992	PUR VI
20/02 10:23	\$35.00
0573 45640 831	PUR MC
20/02 10:29	\$100.00
TIP	\$10.00
005473 45640 992	RFD VI
20/02 12:06	\$35.00
005473 45640 992	PUR VI
20/02 12:08	\$25.80
USD	20.10
005473 45640 992	PUR VI
20/02 12:10	\$25.80
USD	22.29
TIP	2.80
TOTAL	\$234.40 0005
20/02/12	14:32

Settlement

ANZ SETTLEMENT	
TERMINAL ID	00013005007
APPROVED 00	
STAN: 005446	
20/02/12 09:15	

Settlement Previously Taken

ANZ SETTLEMENT	
TERMINAL ID	00013005007
DECLINED 12	
SETTLEMENT ALREADY TAKEN	
STAN: 005576	
20/02/12 14:54	



Last Summary Totals

Server Tip Report

ANZ LAST SUMMARY TOTALS			
XYZ MERCHANT			
890 PARK ST			
MELBOURNE 3000			
TERMINAL ID		00013005007	
AS AT 20/02/12			
PUR	\$21100.00	0002	
CASH	\$0.00	0000	
RFND	\$0.00	0000	
TOTAL	\$21100.00	0002	
APPROVED 00			
STAN: 005469			
20/02/12 10:11			

ANZ SERVER TIP REPORT	
XYZ MERCHANT	
890 PARK ST	
MELBOURNE 3000	
TERMINAL ID	00013005007
SERVER ID	01
AS AT 21/02/12	
RECALL#	TIP AMOUNT
0573	\$1.50
0581	\$3.50
0590	\$2.50
0593	\$3.60
0609	\$3.50
TOTAL	\$14.60 0005
20/02/12	13:18

Tip Totals Report

ANZ TIP TOTALS REPORT			
XYZ MERCHANT 890 PARK ST MELBOURNE 3000			
TERMINAL ID		00013005007	
AS AT 21/02/12			
SERVER#	RCL#	TIP	AMOUNT
01	0573		\$1.50
01	0574		\$1.50
TOTALS			
01		\$3.00	0002
TOTAL		\$3.00	0002
20/02/12		10:12	

Shift Total Report

ANZ SHIFT TOTALS		
XYZ MERCHANT 890 PARK ST MELBOURNE 3000		
TERMINAL ID		00013005007
AS AT 21/02/12		
PUR	\$1150.06	0040
CASH	\$35.00	0002
RFND	\$222.82	0009
TOTAL	\$962.24	0051
APPROVED 00		
STAN: 005571		
20/02/12 14:46		

## Last Shift Total Report

ANZ LAST SHIFT TOTALS		
XYZ MERCHANT 890 PARK ST MELBOURNE 3000		
TERMINAL ID	00013005007	
FROM 17/02/12	11:50	
PUR	\$14019.50	0163
CASH	\$0.00	0000
RFND	\$191.54	0012
TOTAL	\$13827.96	0175
<b>APPROVED 00</b>		
STAN: 005573		
20/02/12 14:48		

## Training Mode

ANZ SUB TOTALS		
ANZ BANK *** TRAINING ONLY *** NOT A VALID TRANSACTION		
TERMINAL ID	12345678901	
PUR	\$40.00	0040
CASH	\$50.00	0050
RFND	\$60.00	0060
TOTAL	\$30.00	0150
TOTALS		
PUR	\$50.00	0050
CASH	\$70.00	0070
RFND	\$90.00	0090
TOTAL	\$30.00	0210
<b>APPROVED 00</b>		
STAN: 005580		
20/02/12 15:00		

## Settlement in Training Mode

ANZ SETTLEMENT	
TERMINAL ID	12345678901
<b>APPROVED 00</b>	
STAN: 005580	
20/02/12 15:00	

